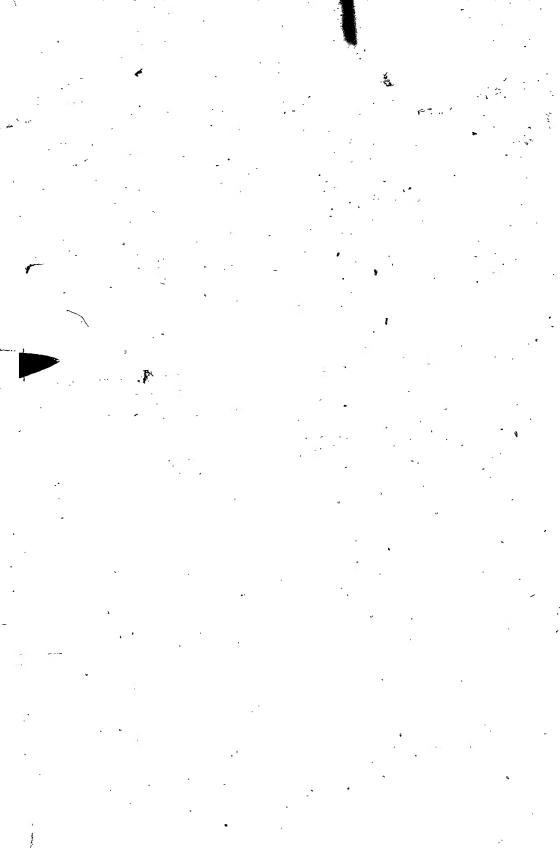
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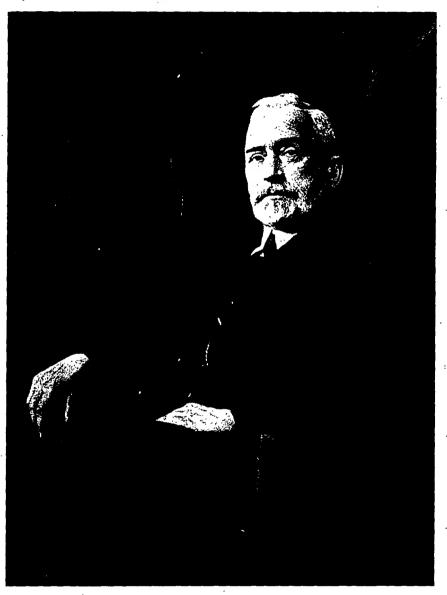


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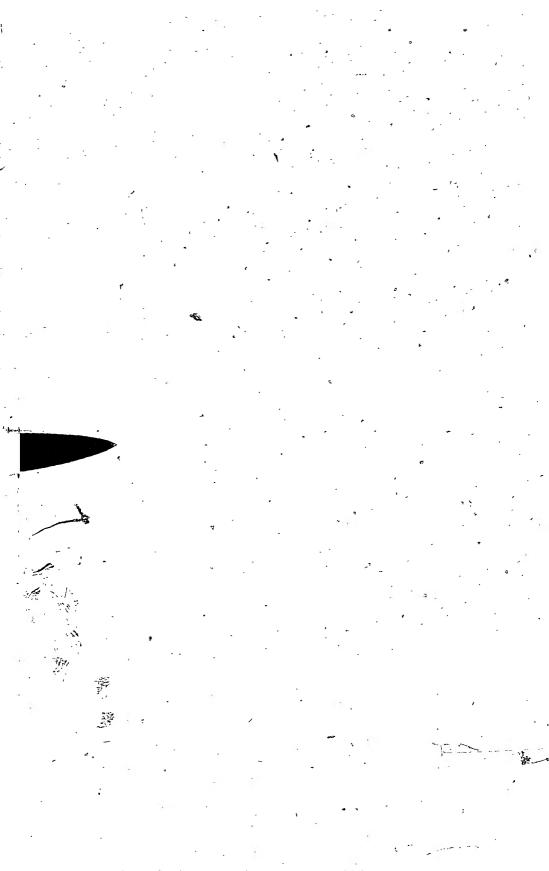
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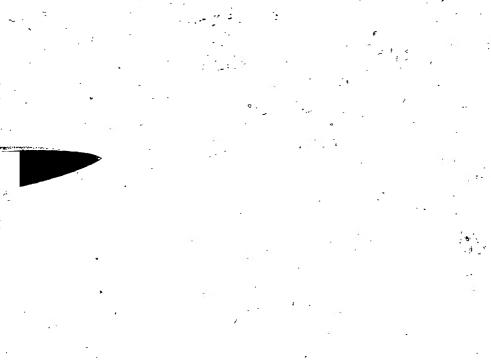
ROBERT T. RILEY From portrait painted in 1923.



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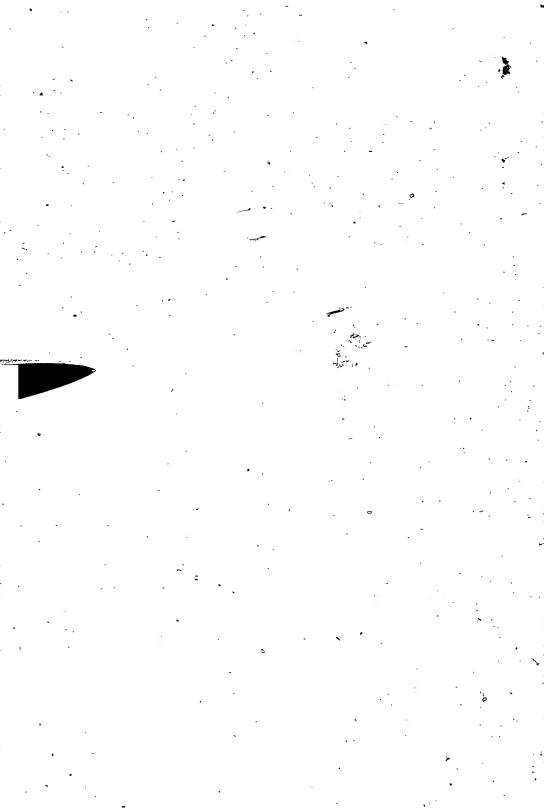




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Foreword

OF the many pioneers who settled in Western Canada few possessed finer mental and physical equipment than Robert T. Riley. He was born in Yorkshire, England, where his ancestors had lived for generations. His parents moved to London and there he received a thorough education followed by several years of training in business. At the age of twenty-two he left his native land for Canada, and after spending a few years in Ontario moved to Manitoba in 1883. Despite the hardships of pioneer life and the pessimistic outlook of many for the future of Western Canada he foresaw the prairies, from the Red River to the Rocky Mountains, dotted with the homes of prosperous settlers. Through recurring periods of failure and hardship his courage and inspiring optimism never faltered and he lived to see his vision materialize in even greater measure than he had anticipated. Through all this frenzied period of growth he was a leader. With other men of vision he helped shape the destiny of this great land.

Even before railways were built he travelled widely and on one of these journeys drove by team across the Territories to Lethbridge, Calgary, Edmonton, Prince Albert and back to Winnipeg. The eager young Englishman meeting everyone with a sincerity and friendliness so characteristic of him, made business and social contacts that remained unbroken till death.

Late in life in fireside conversation he used to delight his listeners by recalling episodes of those early days. His children urged him to put in writing something of these experiences and of his family history. Finally, in 1928, when seventy-seven years of age and retired from business, he yielded to their importunities and dictated to his secretary "Rambling Notes," as he called them. These notes were kept among his private papers unseen until his death in July 1944.

It is only to be regretted that he did not dwell at greater length on the early days in Western Canada and on the many people he met and described with such penetration. He was too modest a man to refer to his own acts of kindness and helpfulness to others less fortunate than himself, but many recall with gratitude how much they owe him for sound advice and material aid.

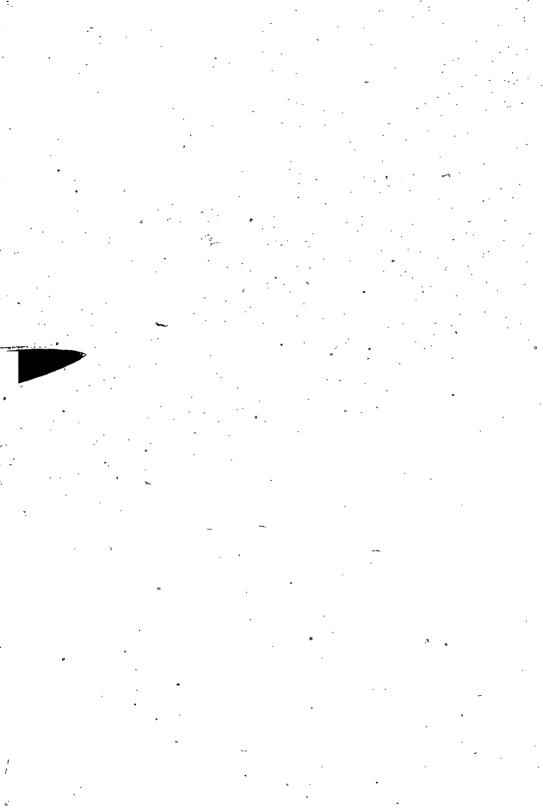
As these reminiscences are a matter of family interest they are being published for distribution amongst his descendants. Included are extracts from the Journal of Richard Bell, grandfather of R. T. Riley, covering the period (1818-1827) of his sojourn in the United States; also letter from an uncle, George Bell, of Philadelphia.

* The genealogical tree includes Mr. Riley's descendants to the year 1947.

M.A.M.

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Introduction

WHEN I left England in 1873, a young man of twenty-two, I left behind me all my friends and relatives. I had in my possession a pocket-book in which was the address of a cousin of my mother's who had gone out to Yorktown, Dane County, Wisconsin, some time previously with some other people from the County of Yorkshire in England and had established a Yorkshire settlement. Today I do not remember even the name of the person to whom my mother had written, but fifty-two years after I left home I went to Madison, the capital of Wisconsin, which is situated in Dane County, and found in that county a post office called Yorktown, and a district called York Centre, each within ten miles of Madison. In the churchyard at Yorktown I found the tombstones of two people of the name Bell, my mother's maiden name, and a great many other Yorkshire names that were equally familiar to me.

When I left England I had no definite plans as to what I was going to do, (for I did not know myself) and no pledges, except to my mother that I would return at the end of two years. Thus, when I was once landed in Canada, three thousand miles away from my home and relatives. with no friends or relatives in the Dominion of Canada, I was absolutely free to go where I liked and do what I liked: but I was firmly determined that, in the two years that would elapse before my return to England, I would take every opportunity of seeing everything there was to be seen, and that I certainly would not commit myself to Canada nor Wisconsin nor any other place until I had moved about a bit. I also determined to keep in touch with my family and make my report.

My mother's death within six months or so of my leaving home changed all this; and one of the greatest changes was that, whereas when I left England not one of the Riley family of eight were married (although six were certainly of marriageable age) within a year of my departure, and within six months of my mother's death, all but two were married and the old home was broken up.

Although I did return to England as promised, at the end of two years, I stayed only twenty-eight days, and quite unconsciously to myself I divided the Riley family in two, my father, my younger brother, and my three younger sisters joining me in Canada, and my two oldest sisters and oldest brother remaining in England. That perhaps explains better than anything else why I forget that I had ever really lived or worked or had any relatives in England, (although England was full of them) and concentrated absolutely on Canada. I realized this was to be my home and the home of the other members of the family who had joined me so I concentrated everything there was in me to establishing myself and those who had followed me here. Everything else was a dead letter.

I seemed to have forgotten all about my childhood and schooldays, the six years from sixteen to twenty-two when I was earning my own living. My life, as it were, began again when I started to work for William White, a builder and contractor at Hamilton. Ontario, on the 5th of July, 1873. That was fifty-five years ago. At various times, but more especially during the past five years, different members of my family have asked me to sit down and dictate something about my forebears and my own early life and experiences up to date. The result is that at seventy-seven years of age I am going to tax my memory to the utmost to furnish as much of that information as I can. Part of it will be from my own knowledge and part from statements made to me by my father, mother, or other relatives; but never having looked up any records, either family or official, I cannot vouch for the correctness of anything I say. I certainly will not set down anything except what I believe to be correct, but it is very easy to be mistaken. For instance, I told my oldest boy when we were in the churchyard at South Dalton that my grandfather's name was George Riley. I knew he was buried there, so we set to work to find his tombstone. This we did but found his name was Isaiah Riley. The only warrant I had in calling him George was that I knew the name George Riley had been painted on wagons in use on the farm at Kipling Cotes. The explanation probably is that my Uncle Edmond, who was working the farm at that time, after the death of my grandfather, must have purchased these wagons from some relative whose name was George Riley and did not think it worth while to change the name.

Just what I am going to dictate I cannot say. I shall start by referring to my grandparents, and I have no doubt that as I go on I may turn aside to make comments and wander off into byways, but I shall always come back to the main road in time and have no doubt that I will end up with February, 1928. If the reader thinks I talk too much about myself, please remember that is my subject and I cannot get very far away from it.

CHAPTER ONE

My Forebears.

MY father was Thomas Riley, son of Isaiah and Ann Riley, born in the East Riding of Yorkshire on a farm known as "Gransmoor Farm," not far from Scarborough Head, the most easterly point of England. This must have been a very short time before his father sold this farm, which was a small one, in order to give him sufficient capital to purchase stock and implements to enable him to equip a farm, or rather two farms, which he leased at South Dalton, on the Yorkshire Wolds, about eighteen miles north and west of Hull in Yorkshire.

The lease was for thirty years and at the rate of ten shillings an acre per year. A great deal of this land was what was known as Wold land, that is, it had never been brought under cultivation, simply used for grazing sheep, and that was the reason for so long a lease at what was considered so low a rental. The first renewal of this lease was made at thirty shillings an acre, and the second at two pounds. I think the second renewal was made after the death of my grandfather Riley. I really had two grandfathers occupying this land, for first of all my grandmother Riley died, then my grandfather married again, and of his twelve children nine were by the first wife and three, Uncle John, Uncle Edmond and Aunt Dinah, were by the second wife. Then his widow married again, a man by the name of Robert Pickering, and whenever I speak of my grandfather at South Dalton or Kipling Cotes, it is not my grandfather Riley, whom I never knew, but my stepgrandfather Pickering that I mean.

It was after grandfather Pickering's death that his farm reverted to the two farms it had been originally, one of which was leased to Uncle Francis of Scarborough, the oldest son, and the other to Uncle Edmond, the youngest son. My Uncle Edmond farmed it until I should say about 1912 or 1913, as I know that it was farmed by the Rileys just a little over one hundred years.

I may say in passing that both my grandfathers, that is, Isaiah Riley and Richard Bell, farmed and did nothing else all their lives. They lived very comfortably and both left a competency behind and every one of their children received an inheritance from them.

I had the original Lease in my possession that Isaiah Riley had with Lord Hotham. I well remember some of its conditions, which would account for the fact that the longer this farm was worked, and the longer the most of the farms that are still leased in England are worked, the more they produce and the better they are. The tenant was not allowed to grow more than three crops of grain in succession, then the land had to be seeded down to grass and used either for hay or pasture. All straw had to be used on the premises; if any hay was sold it had to be replaced by an equal

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value in linseed cake, the only kind of food of that nature for cattle, that was known at that time. He was compelled to grow at least fifty acres of turnips every year and feed them, also to keep a flock of at least seven hundred sheep. There was no stipulation as to the number of cows, but he was obliged to feed seventy head of fat cattle each year, to keep down the weeds, clear out ditches, trim hedges, and numerous other conditions, including the payment of tithes to the church, as well as his rent and taxes.

My grandfather Riley's children were as follows:

(1) FRANCIS: The oldest and largest in the family, who, when he was eighteen years of age, walked up to London to enlist in the Life Guards, only to be refused because he was one half inch below standard; but was so obstinate and stubborn, that he refused to join anything else, and so walked home again. He was a farmer and always held some office among the East Riding of Yorkshire officials, the equivalent of Reeve or Overseer in this country. It was not a position to which he was appointed, but elected.

He had a son called William Riley who was a somewhat celebrated Congregational minister, and another son called George, a ship's officer and rather a scapegrace, but who I believe settled down in his middle age and became a painter and decorator. It is surprising how many sailors turn to painting when they quit the sea. They have good practice at it on board ship:

- HANNAH: Afterwards married to Captain Robert Tindall, who lived to the good old age of eighty-six, and boasted that for the last thirty years of his life he never drank anything but neat rum and was never intoxicated in his life. He and his brothers-in-law owned a sailing vessel used for carrying army stores during the Crimean War and Indian Mutiny. He retired from the seas when he was well up in years, and as he said he knew every country in the world better than his own, he hired a horse and gig and drove all over England just to see what it looked like. Although he was a sailor he was fond of a horse, and after his death I several times tried to buy an oil painting of a thoroughbred that he had owned. His granddaughter always refused to sell it to me although she acknowledged she took no interest in it or placed much value on it, but it had been her father's. By this time I suppose it is in the hands of someone who does not even know that it was owned by Tindall.
- (3) GEORGE: The smallest of the family. He first of all went to sea and was later employed by the London Dock Company. I frequently remember being taken to see him by some of my uncles when they visited London. His office was in what they called the Long Room of the London Docks, and that is about all I know of him.

(4) WILLIAM: He was a sea captain for many years but finally left and became what is known as a ships-husband in the days of sailing vessels, that is, the man who provides everything that the ship needs. As there were eight or nine sailing vessels owned by either himself or his brothers or brothers-in-law, he had a nice little clientele in his own family.

I remember him as a very fine looking, jolly fellow, but he dropped dead one morning whilst shaving—apoplexy. It was his youngest son, Edmond Riley, that went into the War Office about the time I left England, and who took charge of the purchasing of grain during the War. Mr. Griffith, Lord Strathcona's secretary, told me that this man did more to win the War than Lloyd George, (a slight exaggeration). I went to see him at the War Office the last time I was in England, but found he had retired so I did not look further. The last time I saw him he was a boy of about fifteen and will give a pretty good idea of how much interest I took in my relatives. There are altogether too many of them for me to begin to look up.

(5) ISAIAH: The man whose family Bible is in the bottom drawer of my desk. He was a farmer, first in Yorkshire, then in the Midland counties. My brother William and I used to be taken out there when we were boys. The only thing I remember about him is that he had a very fine team of horses, one called Blossom and the other Farmer. My brother William, two years my senior, kept in touch with him and frequently went out to his farm when cycling.

Uncle Isaiah's wife having died on this farm he sold out and came to Canada when I was a boy, I should say about 1862 or 1863. He settled at Port Hope, married some farmer's daughter in that neighborhood and went off to Kansas. The last I heard of him was through the widow of Robert Tindall, son of Hannah Tindall (Number "2" on this list), who told me that he called on them just before the fire in Chicago, about 1870 or 1871 on his way down to Kansas, and she had never heard anything of him since.

- (6) MICHAEL: A ship's captain who went down with his own ship off the coast of Newfoundland. He was my father's favorite brother and when he went away on his last trip he left with my father the old desk I am sitting at now. It had belonged to Michael's grand-uncle. This is all I know about him.
 - (7) THOMAS: My father, about whom we will talk later.
- (8) Mary: Married to Captain Blyth, lived in Hull nearly all her life but finally died at the age of ninety-one in Leeds, Yorkshire. She had two daughters, one Mary Blyth who died a short time ago, the other Hannah, who was married to a man called Reid, a furniture manufacturer of Leeds, so that the family have died out now.

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I remember William, my brother, telling me that when Mary Blyth died, sometime year before last, he was appointed her executor but he declined to act. He said that her estate had been divided between some of his daughters and some of my sister Mary's daughters in Edinburgh, and among the assets of the estate were some little cottages in Hull that had belonged to the Blyth family for about one hundred and fifty years. It just shows how these English families do stick to little bits of property.

- (9) JANE: Married to Captain Johnston of Hull, a man who sailed the seven seas until he was about sixty years of age, then invested his savings in property in Hull. At the time that I knew him he had two fads. One was looking after a little work-shop where he had a man or two working making necessary repairs to his properties, and the other was collecting pictures. He had the rooms of his house in Hull, so covered with them that you could not tell whether there was any paper on the walls or not. Most of them had been picked up in foreign ports and he declared that many were old masters. I don't think there was ever anybody in the Riley family able to contradict him.
- (10) JOHN: Brought up on the farm but would not stay there, went up to London with some of his older brothers and half brothers and was finally taken into a firm of ship insurance brokers on Gracechurch Street called Tindall, Riley and Company, Tindall being a relation of Tindall, Number "2" on this list. The firm still has the name Tindall, Riley and Company painted on their sign-board, and has been successfully run, first by Tindall, then John Riley, then Edmond Riley, then William Riley, and now has been handed over to Bob Riley, my namesake, and so far as I can understand, the business has been always just about the same size. Tindall made good money out of it, Uncle John made a fortune and became the rich man of the family, but I have no doubt he made money out of other things besides ship insurance.
- Methodist minister named Swannell and had to start a new establishment every three years, but as I remember her she was a fine, pleasant, healthy looking woman and enjoyed herself. My father used to say that all women christened Dinah were happy mortals as far as he knew. As a boy I saw her a few times. I knew her husband had very handsome side-whiskers and that my father thought his favorite sister was absolutely wasted on these whiskers, but that is about all I know. His son, however, after running away from home and following the life of a sailor all over the world, finally settled on a little farm somewhere in Saskatchewan, and Swannell Post Office is named after him. He was evidently very loyal and very fond of adventure because, notwithstanding the fact that he was over age, he insisted on enlisting and went Overseas. I think if he is still living he is in

British Columbia, for he sold his farm and went out there. He called to see me half a dozen times when passing through Winnipeg, but I never happened to be in the City when he came through.

I remember, he introduced himself to me by writing to me after he had seen the name "R. T. Riley" on a letter head, stating he had a cousin by that name reputed to be in Canada, and asking if I were the man.

(12) EDMOND: The youngest son and the one who succeeded to the tenancy of Kipling Cotes farm on the death of his step-father and mother. He was an outstanding sheep breeder, having re-established the Leicester breed to favor. He developed his flock of pure breds to such an extent that he won all the best prizes that were offered in England, and having made a reputation for himself as a breeder he began to get very well repaid from the number of animals that he sold, both for use in England and other countries, but more particularly in New Zealand and Australia. He told me that he must at one time or another have shipped out to Australia enough improved Leicesters to fill a big vessel.

Quite early in his career he began to receive recognition as an outstanding man in his district and was elected a member of the Board of the Royal Agricultural Society, and later on was Vices President. So far as I can remember the Prince of Wales was always the President of the Royal Agricultural Society. It held shows at a good many of the important places in England, and more particularly was famous for its shows at Agricultural Hall, Islington.

He was also prominent in the Yorkshire Agricultural Society. Whilst he was primarily a sheep man and much in demand as a judge of classes in which he was not himself exhibiting, he was also a good judge of horses. I remember seeing him judge in a show-ring a class of three-year-old Cleveland Bays, where the class of thirteen were so much alike that the judges were a long time in deciding which of the three selected as best should receive the first This was on one of my return visits to England. Uncle Edmond took me into the ring and asked me which I thought should rank first. I told him that it was beyond my ability to see any difference whatever in them. He then pointed out to me where each one had slightly the advantage over the others and said what was puzzling himself and his colleagues was to determine between these minor advantages and disadvantages. It was only when he pointed out that one had a little fuller forearm, better muscles, etc., and another a little larger jowl inclined to coarseness. that I could see any difference. England was always full of good horses and such close contests were an every-day occurence at the shows. It was very different to what I found on going to my first horse show in Canada, where I found it an easy matter for an amateur to place the winners.

The last time that I saw Uncle Edmond he had retired to a little village called Hessle, just outside of Hull, where he was living with his oldest daughter, Marian, who kept house for him. He said he had not made anything more than a bare living during the last seven years that he had worked Kipling Cotes. Not one of his four sons wanted to take over the lease nor renew it at expiration. He had a pretty little place and was following his natural bent in regard to flowers and put in nearly all his spare time in his green-house and garden. He lived to a good old age. After his death Marian moved up to London to keep house for her brother William, and is living today at Northwood, one of the outskirts.

Well, so much for the uncles and aunts on the Riley side. I don't dare attempt to tell you anything about my cousins because although I remember some of these uncles and aunts very well indeed as a boy, I have no intimate recollections of the families of any of them except my Uncle Edmond's family, Marian, Edmond, George, William and Jack. Marian Riley was about a year older than I, Edmond about a year younger. I spent a great deal of time with him, first at Kipling Cotes, and later in London, where Edmond and I lived and chummed together for about five years.

Marian is a very capable and energetic old maid; Edmond died some years ago; William has just retired from the business in London and handed it over to Edmond's son, who has really been running it for some time. George is dead; Jack was a marine engineer. His two sons were trained in the same calling. One is now chief engineer at the Savoy Hotel.

My maternal grandfather was Richard Bell. He was born in the East Riding of Yorkshire, Kirby Morside. He was a farmer and knew "nought else," as they say in Yorkshire, that is, he followed farming and farming only. When my mother was five or six years old and her brothers running up to eighteen and twenty, he gathered up all his belongings, together with his wife, whose maiden name was Mary Parkin, and went out to join a Yorkshire colony at Wilmington, Delaware. The record of his departure from England and his experiences in the State of Delaware for ten or eleven years, is set out in a journal which he This journal states that after the death of his wife in. I think 1826, he returned to England and settled at Whitehall Farm, Beverley Parks, one mile and a half from Beverley. He married. a second time, a Miss Frank of Kirby Morside; she also pre-deceased him and after her death he left the farm and lived retired at Walkergate in the town of Beverley for a few years, dying there when he was eighty-six years of age.

I was a boy of fifteen or sixteen then. I remember at the time of his death my sister Mary was living with him and I was out there spending my holidays, in fact saw him die. His journal is well worth reading and any member of the family may get a copy

of it if they wish from C. S. Riley. I remember my grandfather Bell as a very fine, hale, hearty man, a good farmer who wanted all his work well attended to and believed it was the duty of everyone to work hard, to earn all he can and to give all he can.

He followed out his own principles and to such an extent was he prone to give his money away that for the last year or so of his life, his memory having failed him, my sister used to put only sixpenny pieces in his pockets so that he could not be imposed upon by beggars. They used to stop him on the street and get a sixpence from him, and then waylay him five minutes afterwards and get a second, always with a cheerful "God bless you, and the next money you get you know you must earn."

Unlike most Yorkshire farmers, although fond of a good horse he was not crazy about them. I think he was very well described by an old veterinary surgeon called Watkins whom I met in Hamilton. He said to me, "Why you be the son of Lavinia Bell and Thomas Riley. I knew thy grandfathers. Riley of Kipling Cotes bred a lot of good horses; auld Richie Bell were a mighty fine judge of cattle and gradely chinner. You had no right to be ought but a farmer yourse'n."

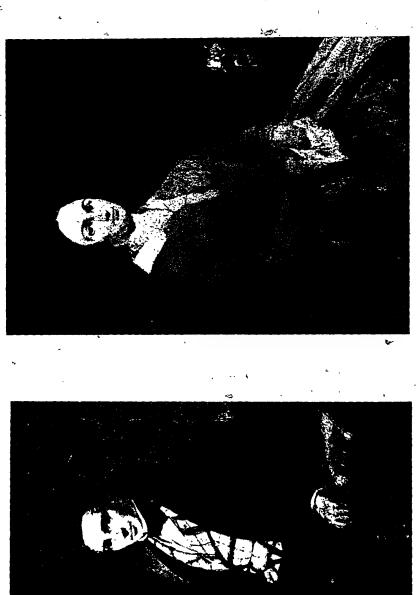
My grandfather Bell's family consisted of the following:

- (1) CHARLES: Lived at home all his life, died a few years after his father, but to me he always looked a little older than his father. He used to come up to London occasionally to see my mother, but he never stayed long. "Zounds" he would say to my father, "Zounds, how do you stand all this noise, and where are all the people going to in such a hurry?"
- (2) RICHARD: When my grandfather returned to England in 1827 his three sons, Richard, Hugh and George, decided to remain in America. Richard started for San Francisco at the time of the gold rush in '49. He settled in the State of Nevada and died there, where, apparently, the family lost track of him. Years afterwards a son of his turned up in Philadelphia and made himself known to his uncle George, who was a druggist there, but that is all I ever heard of him.
- (3) Hugh: Started out with Richard for the California coast but after crossing the great Desert a few times he came back and acted as guide for parties going across from Salt Lake City. The last heard of him was in a letter dated 1851, in which he stated that if they did not hear from him again it might be that the Mormons had got him as they were jealous of his acting as guide to parties that had crossed the desert safely. He thought these people had murdered a lot of emigrants who travelled in small numbers and were not able to protect themselves.

- (4) GEORGE: Worked in Philadelphia, qualified as a druggist and had a drug store on the corner of 13th and High Streets. He died there in 1862, at the time of the Civil War. He was an old bachelor. His brother Henry went over to realize on his estate but found other people had been ahead of him, taken out whatever papers were necessary, sold out the business and collected the accounts. All he got was a few thousand dollars for the property and some odds and ends, which I think took him a couple of years to get.
 - (5) LAVINIA: My mother, about whom I shall write later.
- (6) Henry: Apparently was the youngest son and became the "chromo" of the family. He was a very handsome fellow, looked like a retired army officer, had a very erect bearing, well cut features like his father, but was taller and, in his way, quite accomplished. He used to write articles for the papers, composed poetry, and I think he never did anything else; lived the life of a gentleman on comparatively small means, but gave his family a good education. His oldest son, Henry, was an engineer and died at Torquay. His two younger sons are both engineers and working somewhere in the United States, but I have no track of them.

Charles, son of (1) CHARLES, was a very successful architect and the father of Burnby Bell, who was an engineer and died in India. The Bell family consisted of, Mrs. Dence, Dora Bell, Connie Bell, Mrs. Florence Trimmer of Singapore, Jack Bell of Okotoks, Frank Bell of Shanghai, and another brother Talbot, who is something of an electrical engineer in England.





THOMAS RILEY

LAVINIA RILEY

From portraits painted in 1840.

CHAPTER TWO

My Parents.

MY mother, Lavinia-Bell, of Whitehall Farm, Beverley Parks, went out to Wilmington, Delaware, with her father and mother and the rest of the family in 1818, being then a child of about six years of age. From 1818 until 1827, she lived with her parents on a farm a few miles out of Wilmington in a section of the country now occupied very largely by the Dupont Powder Company; their factory is in that district, and they found it necessary, owing to the dangerous business they were in, to acquire a large acreage. The exact description of the farm I may have but cannot lay my hands on it, but I think my sister Hannah has a lot of old correspondence that she inherited from her father and mother and I have no doubt that in it or in my grandfather's Diary there may be an exact record. It could not have been very far out of the little town of Wilmington, because I know that the school my mother attended is in existence today in Wilmington, also the Quaker church and the grave-yard where her mother was buried.

As may be supposed, being one of the youngest of the family, and the only girl, her mother having died, she was made much of by both her father and her brothers. Letters written thirteen and fourteen years after she was married were always couched in the most affectionate terms and full of apologies for the apparent neglect of a sister who had done so much for them, etc., etc. should say she was quiet and studious (as a girl), attended the · Quaker schools, got thoroughly imbued with Quaker ideas such as that history either ancient or modern, was the best kind of literature for growing girls to read. Nevertheless they gave her a very thorough grounding in English literature of various kinds, and a few, but very few, works of fiction that had been most carefully selected because the English composition was good. The theory was that anyone who wanted to know how to speak correct English could find all that was needed by a careful study of the Old and New Testaments.

The old Quaker chapel was still standing in Wilmington about twenty years ago when I visited that city in company with my son Sanford and his wife. They still have the old wooden partition dividing the congregation, male on one side and female on the other. This partition was pulled up during the conduct of most of the service but was lowered on certain occasions when the men were addressed separately on matters of church regulation; etc., things that the women folk were not supposed to know anything about. My mother always told me that if people imagined that Quaker women or children were half as demure as they looked they made a great mistake. She had the greatest love and respect for the "Friends" as she always called them, so much so that when I was a boy I always declared I would marry a Quaker, but I have

not done it yet. However, we will say more about this later on. I can recall that she used to go regularly to attend the annual Spring Meetings which were held in Bishopsgate Street in London, whenever she had the opportunity of doing so, and took me with her, as a little boy. I had great curiosity looking down into the grey funnel bonnets that the Quaker girls wore, for at that time, about 1860, a great many of the Quakers still retained their peculiar garb.

My mother and father were both born the same year, namely 1815, and they were twenty-five years of age when they were married in 1840. I know they were married in Beverley Minster, a wonderfully fine old church which holds a sort of half-way position between an ordinary Episcopal church and a Cathedral, but just how it differs from either I cannot say. The Beverley Minster is certainly altogether too large to be any ordinary Episcopal church and is much larger than any Episcopal Cathedral that we have in Canada.

My grandfather Bell had moved with his family back to England after the death of his wife, in 1827. This would mean that my mother returned to England a girl of twelve. remember her telling me that her father was so favorably impressed with the Quakers he had been living amongst in the United States that he sent her to a Quaker school when he returned to England, but I do not know where this was nor how long she was there. In those days it was not usual for even the best farmers in England to send their daughters to school after they were sixteen or seventeen years of age. They were apt to be termed "blue-stockings"; after, I should say eighteen, so far as my experience of farmers' daughters went in England, I would say they were wanted by their mothers to superintend the house-work and the chicken yard. Those duties being almost entirely monopolized by the women folk, the proceeds from the sale of eggs, butter, poultry, etc., being their perquisite, and woe betide any boy found throwing stones at the cows or chasing the chickens if any woman was around.

I have never understood just why my grandfather Bell, who was such a staunch Methodist, ever allowed his daughter to be married at the Minster; but I put it down, first of all, to the fact that my father had been brought up in the Church of England and it may have been his wish; or another reason may be that grandfather Bell's people were very strict Episcopalians and very much annoyed with him for joining with the Methodists, or Ranters as they were called. It may also have been that the folk in England, and especially I should say the North of England, where I know more of them, had a great regard for the Parish Registers that were kept by the Episcopal Church, and had been kept for hundreds of years. The fact that this marriage would be registered in the Minster may have been quite a factor with my grandfather Bell. I know that my father insisted that all his children should be

christened in the Episcopal Church years after he had ceased to attend any but a Methodist church. Another thing to bear in mind is that the Wesleyan Methodist morning service was really the service of the Church of England. John Wesley having been a Church of England minister, never resigned from that church but simply took up evangelical work—just as William Booth, who was a Wesleyan Methodist minister, dropped out of that work and started revival services and organized the Salvation Army simply because he maintained the Methodists were getting altogether too respectable to go out into the highways and byways and conduct the work as John Wesley conducted it.

I am not so much a Riley as a Bell. I inherited from my mother my dark hair and eyes, and probably my love of reading, for I was a great reader up to twenty-two years of age. say what else, but I am sure I inherited no bad qualities from her for so far as I know she had none. She was brought up in the days when good housekeeping was an art and when housewives were proud of their knowledge of everything pertaining to a house, from the ordinary house work to the cooking, care of furniture, the making of all kinds of bed and table linen, and the ability to impart " this knowledge to others who might be working for or with them. Every housekeeper had a very prized book of her own in which she entered her memo. and recipes for making all sorts of concoctions, to either eat, drink or preserve, or patterns of new designs for making quilts, etc., and I should say their main interest when they got together was to discuss these things from every possible standpoint. If one housekeeper had discovered some new way of pickling a ham, for instance, that she thought had improved the flavor, she made a memo of the ingredients of the pickle, number of days the ham was immersed, number of days it was allowed to dry, the number of days it was hung in the chimney exposed to wood smoke and then hung to cure or dry, covered with some sort of cement. If it turned out right after it was cooked, a slice or two would be sent to every particular friend in the neighborhood to let them be the judges.

I have taken you up to the marriage in 1840, of my father and my mother. Now I will start in with my father.

My father was the seventh child and sixth son of Isaiah and Ann Riley, and was born 5th of January, 1815, at Gransmoor Farm in the East Riding of Yorkshire. Just what parish it was in I cannot say, but he must have gone with his father to Kipling Cotes, South Dalton, when he was a child. It seems rather odd to me that although I spent most of my time at home until I was sixteen, in fact all my time excepting one year at boarding school, and the holidays that I used to spend with my grandfathers and uncles, until I was twenty-two, and always had the most intimate and friendly relations with my father and was very close to him right up to the time he died in Canada in 1895, I cannot recall much

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of what he ever said to me about his life as a boy, or indeed what he did until he was married at twenty-six years of age. However, I dare say a great deal of that is the fault of my memory, which, as I think I said in the beginning, seems to have had sponged out of it the memory of a great deal of what happened to myself or been told me by my parents prior to my crossing the ocean in 1873.

My father, however, was certainly brought up on the Kipling Cotes farm, attended local schools, and in common with his brothers and sisters acquired a good education. He certainly also acquired a pretty thorough knowledge of farm work and sailoring, which is easily explained from the fact that two brothers and two brothersin-law older than himself were sea captains and part owners of vessels. I know that as soon as he had any money he invested it in small shares or interests in other vessels. He must have spent some time at sea, but not on long voyages; he knew all the ports in and around England, more especially up and down the east coast, and up until the time I left England I know that he would rather go out for a night's herring fishing than do anything else. I do not recall any man who loved the water and loved the land more than he did. He was very, very fond of plant and animal life, and I heard him say many times that he never knew an animal that ever wanted to do him any harm or with whom he could not get friendly. I have seen him take what I thought very foolish and uncalled for risks with animals, especially after he got to be over sixty-five years of age and not as active as he had been, but I never saw him lose his temper with an animal and I never knew him to be hurt. Once when a sucking colt struck out at a man and hit him in the ribs he would not let the man strike back, saying, "That's only a baby and knows no better; you were a youngster yourself once and would have struck if anybody had interfered with you in the midst of a meal," and that pretty well expressed his attitude towards everything living. stern enough with either man or beast that was really and intentionally acting badly, but he had an excuse for everyone that had no vicious intentions and was just surprised, as he used to say, into doing something wrong.

Just when he left home or whether he worked for anyone else other than his older brothers and his father I do not know, but I do know that he was always running backwards and forwards between Hull and London on vessels and that after his older brothers, George and William, had settled in London, he gradually got interested in shipping and the printing of shipping news. There was quite a little coterie of men who had gone down to London from the East Riding of Yorkshire and were doing well there, with whom he was acquainted, for Yorkshire people were very clannish. Some of these men I met and got to know fairly well, such as Hornsby, Captain Bullard, Monkman, Child and Climer. A man called Ham I never met but I know afterwards he and my father went into partnership to publish a book called

"Ham's Register for Customs and Excise Officers," which had the endorsation of Customs and Excise Departments, Ham being a man of some standing in the customs. This book was published not only by my father, but after he gave up the business was taken over by my elder brother and continued by him until Ham died. Then he and Ham's executors sold out to some publishing house. I know it was a little gold mine in its day for both my father and brother. My brother has always regretted he did not buy instead of sell after Ham died. He did not realize it at the time but it was the back-bone of the business.

Just what my father was doing when he and my mother were married and moved up to London I do not know, but I know that my father got some share of his father's estate. I believe my grandfather Bell put in a similar amount, whatever it was, and either just before or just after he was married, my father and he purchased a fractional interest in the London Daily Telegraph. In those days there was no such thing as a limited liability company and ownerships were divided into eighths, sixteenths, and sometimes even sixty-fourths. Companies were not popular because every man holding a share in the company was responsible for all the debts of the company without any limit or restriction whatever.

This put my father in touch with newspaper people and he afterwards published a paper called the Maritime Gazette. I can remember in my time his publishing one called the Tower Hamlets Gazette, Tower Hamlets being the name given to some new electoral division comprising several parishes north and east of London, such as Stamford Hill, Clapton, Tottenham, Hackney and Walthenstow. For all I know it may be published yet. In the earlier days, as in the later days, there was always a lot of merging going on in the paper business and only a few old papers such as the Times, the Manchester Guardian, the Daily Telegraph and the Yorkshire Post are still surviving. I do not suppose that there is a soul today that had any interest in the Daily Telegraph at its initiation, though I believe that Levy brothers, the parties to whom I heard my father say he sold out, owned and operated the paper for a number of years.

Just what engaged all my father's attention during the earlier days of his married life I cannot remember (I probably never knew) but I do know that both he and my mother spent a good deal of time in Yorkshire. That I can easily understand, for my mother was grandfather Bell's only daughter. He had a comfortable home and plenty of room, not only for her but for any of her children that she chose to bring along. In fact the old man and his son Charles lived there with a housekeeper and a maid, and they were lonesome on a two hundred and forty acre farm, for that is not a small farm in the district between Beverley and Hull. Neither was my grandfather Riley's farm of twelve hundred acres on the Yorkshire Wolds an extraordinarily large farm for the Wolds.

I know that later on, when I was a good sized boy my father rented the whole of the building known as No. 21, Mincing Lane, at a bargain on a twenty-one year lease, sublet most of the property but reserved one flat for himself. You will gather from this that my father was something of a speculator, that he was always ready for a deal, and in this case he made a good one. remember the building well: it was a solid brick building and at the time it was leased to my father it looked as if it might stand for another fifty years. However, apparently he had not had it very long before rents went up very appreciably, and whilst he had a twenty-one year lease himself he only leased on short terms to other people. Some wealthy wine merchants called Innes Brothers bought up not only No. 21, but several other properties in that district on either side in Mincing Lane and running back to Mark Lane. The purchasers wanted to put up, as they afterwards did, a very fine building with frontage both on Mincing and Mark Lanes. Mark Lane was headquarters of the grain trade and Mincing Lane headquarters of the tea and spice My father's Lease of course, stood in the way of the tearing down of the buildings and it was part of the consideration of its cancellation that Mr. James Innes should secure for my father a nomination for me to the Charterhouse School. that time the Charterhouse School was situated in Charterhouse Square right in the heart of the City of London, close to the general post office, and backing up on another school known as the "Bluecoat School." Conrad Thies was a scholar at the Bluecoat School and I a scholar at Charterhouse at the same time. We, however, got our nominations in different ways; his father was in business and lived just off Cheapside, and he was entitled to his nomination when his father died. However, with his compensation in his pocket my father moved down from 21 Mincing Lane two or three blocks to Lower Thames Street, right opposite the Customs House and not very far from the Tower of London.

The location opposite the Customs House was selected because Mr. Ham had his offices there and wanted to be in close communication with my father for the purpose of supplying information for Ham's Register. In this building in Lower Thames Street my father stayed in business until he dissolved partnership with Couchman, who was in business there, and turned over his connection with Ham to my brother William. In 1873 William took his part of the business up to Tower Street and has continued it in various locations from that day to this although I regret to say that whilst in 1873 Riley and Couchman employed over sixty men, my brother's business has dwindled from time to time until now it is very limited indeed and just makes a living for himself, his son and four or five men.

Couchman left Lower Thames Street and started up with somebody else on the other side of London Bridge. I never heard anything more of him except from Mr. Parker of the Hudson's

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Bay Company, who came out here and finally settled down in Winnipeg. After one of his trips he told me that he had met a printer in London who asked him if he had ever met a young fellow called Riley, in Winnipeg, because his old partner had a son of that name living there. He described Couchman as flourishing like a green bay tree, having a large printing establishment in Southwark.

It was shortly after my father dissolved partnership that I left England. In the meantime my mother died and I did not visit England again until 1875. At that time all of the family but two were married, and my father determined to close the family home at Victoria Park and move into a smaller place with one of my sisters.

This home was filled with curios from all over the world that had been presented to my father and mother by ships captains, relatives and others, who might have command of a boat in which my father was interested. It was a sort of unwritten law that a ship's captain should bring home with him from every voyage some little present for the wives of the owners, and as my mother had a great fancy for chinaware and most of these vessels were in Asiatic trade she got a good collection of such wares.

One case I remember: a vessel that my father was interested in with Captain Bullard, after the Maori War in New Zealand, brought out a number of Maori chiefs and their families in order to let them see what kind of country they had been fighting and what it's resources were, thinking that might effectually prevent another rebellion. I presume it worked well because there has never been another disturbance of natives in New Zealand from that day to this. These New Zealand chiefs were presented to the Queen and feted all over England. When the vessel returned it was laden with all sorts of presents and the chiefs, out of gratitude to Captain Bullard, Mr. Jenkins and my father, the three people who had been most interested in making their trip a success, donated to them their entire collection of New Zealand trophies.

I regret to say that after my father and sister had sufficient of the furniture removed from the larger house to equip the small one, and had arranged for an auction sale to dispose of the furniture, etc., the house took fire and was completed gutted. I think that all they could recover and sell by auction afterwards realized about fifteen hundred dollars. The most unfortunate thing of all, however, was that the fire insurance on both house and contents had expired a short time previous to this, so that nothing but the fifteen hundred dollars was recovered. The house was repaired, re-roofed and refloored and made probably as good as new but only fetched about the cost of repairs.

I suppose it was this hard luck, or the fact that my sister who was going to keep house for him got married, that decided my father to come out to Canada to visit for a few months, to get his bearings, as he said. From this visit, however, he never returned, eventually he went to Manitoulin Island, where three of my brothers-in-law had settled, and died there in 1895, just after he had passed his eightieth birthday.

My father had never been a wealthy man as people speak of wealth now-a-days, and as compared with his younger brother John, but he had been comfortably off. After he sold out his business in Lower Thames Street, thinking that he was playing safe, he invested one half of all he had in British Consols and the other half in such concerns as Dry Docks Company, Simpson's Limited, and a one-third interest in a large sailing vessel called the "Eliza Caroline." The "Eliza Caroline" was wrecked in 1874, the Dock Company failed, and then Simpson's failed. To use my father's illustration, "lean cattle ate up the fat ones," for in those days it was a case of unlimited liability for every shareholder. I believe it was this chain of disasters partly before and partly after his leaving England that determined him to remain in Canada.

He was perfectly happy on Manitoulin Island with my youngest sister keeping house for him, for he never wanted to live with any of his children. He was willing to visit but he wanted a roof of his own over his head even though a very humble one. He used to say he never was happier than on the Island, where he lived like a prince on a few hundred dollars a year. The basis of the expenses can be estimated from the fact that he could get cordwood cut, drawn and piled at his back door for forty cents a cord. He was very fond of gardening and proud of the fact that he could grow the best onions in the district. He also kept a few sheep of which he was very fond.

He was a very healthy man both in mind and body, of a very cheerful disposition, and kindly and polite to everyone. My sister says they used to call him on the Island the "English gentleman," but that is a title to which he never aspired himself. I often wonder if the misfortunes that overtook him between the sixty-second and sixty-fifth year of his life would have left me in anything like as happy a frame of mind. He contented himself by saying it was no use crying over spilt milk. He had tried hard to give his children something that nobody could take from them, namely, a decent example and a good education. He always added that the thing he was most thankful for was that their mother had died before the troubles of Job lighted on him,—though I don't know that he was ever afflicted with boils.

My mother was buried in Abney Park Cemetery—near Stamford Hill, where my brother William is now living. I don't know why that cemetery was selected because my brother was not living at Stamford Hill at the time she died. At the present time the

surrounding country is closely built up and the cemetery does not look to have one solitary unoccupied foot of ground. By the look of it I should say there had not been a burial there for twenty-five years.

My father is buried in Hilly Grove Cemetery, near a country church at a place called Sandfield, a few miles from where he had his little home and in a district where two of his grandchildren, Mrs. Ball's daughters, were married to local farmers.

CHAPTER THREE

My Brothers and Sisters

THERE is nothing very extraordinary for me to relate concerning inverse and sisters in the early days. We were a very respectable, well behaved family. We got along very well together, but were very different in disposition and in the interests and friends with which we associated ourselves. However, I will give a brief record of them up to date.

The oldest, Eliza, was all her life the back-bone and conscience of the family. She knew what was right and did it. If any of the rest of us stepped off the beaten track we were at once admonished for our misconduct and begged, not ordered, to remember what we had been told and taught.

She had more money spent on her education than any of us for she was for years a day scholar or boarder at a very good school kept by some ladies by the name of Avery. I cannot remember the name of the school, and all I can remember of my sister's attainments was that towards the latter part of the time she was there she occupied a room in company with a Swiss teacher and got a very thorough knowledge of the French language. When she got home she made our lives rather uncomfortable by insisting that the only way to learn French was to speak nothing else, whether we knew the language or whether we didn't, and we had rather a hard time of it. However, we did, all of us, get some sort of knowledge of conversational French. One little incident I always remember. Taking me up to London with her she noticed a crowd, and pushing her way in found that it was a forlorn looking French girl in tears. When my sister asked her what the trouble was the girl spoke to her in French. When my sister replied to her in the same language, the girl was so delighted she threw up her hands and said, "Oh, I am so delighted to meet some of my own countrywomen amongst these horrid English." My sister was dark and looked very much like a French girl. I think this incident was pretty good evidence that her accent was right.

Eliza was never married: She had a beau at one time called Wilson, a very good looking fellow, I know, who came to see her sometimes in the uniform of a Volunteer, but he got into some sort of difficulty, and suddenly disappeared from the scene. I believe Eliza was very fond of him but neither my father, mother nor sister would ever vouchsafe any information regarding him, and I think very early in life I acquired the habit of not being too curious about what people did not want to tell me.

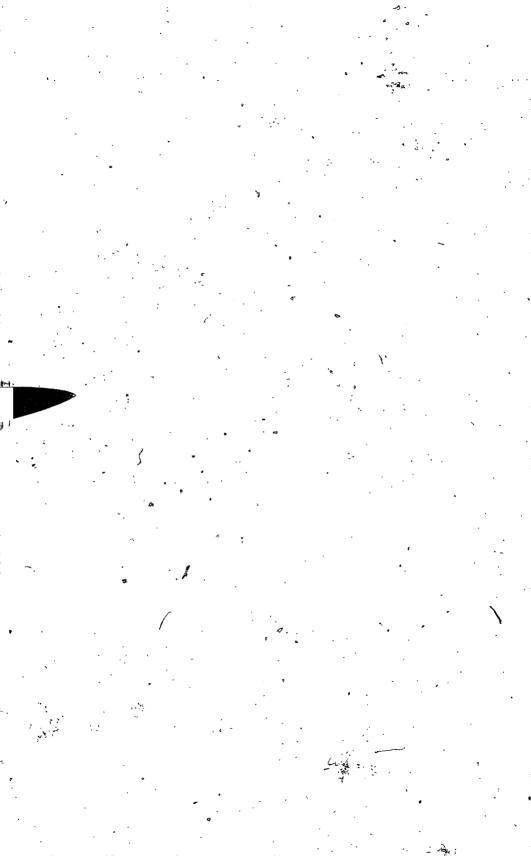
My sister devoted herself entirely to looking after and nursing my mother, for she was a semi-invalid for the last eight or ten years of her life. She suffered terribly with bilious headaches, though not by any means confined to her own room.

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FAMILY OF THOMAS AND LAVINIA RILEY, LONDON, ENGLAND, 1873 Left to Right (seated) William, Hannah, Eliza, Lavinia, Robert. (Standing) Richard, Anne, Mary.





After my mother died Eliza went to live with my second sister, Mrs. Nightingale, and stayed with her until she died. She helped her bring up and develop her somewhat large family, and then, after both Mrs. Nightingale and her husband, Reverend Charles Nightingale had died, she still stayed with the family until she herself passed away at eighty-two, two years or so ago, as useful and as saintly a woman as ever lived. She believed everything there was in the Bible from cover to cover; she believed in the Methodist Church and no other. When I asked her, when she was eighty-one years of age, if she was at all concerned as to what she expected to find the next world like, she said, "I don't know, whatever it is like it will be alright. If the Almighty had wanted me to know he would not have been so careful not to reveal anything concerning it in the Bible." It was typical of her that she would let nobody sit up with her at nights during the last week of her It was evident to herself and everybody around that she could not last much longer. She insisted that she be left alone. If they found her gone in the morning they would know that she passed away quietly,—and that is exactly what happened to her. They found her lying peacefully at rest, and if ever any woman did her duty by everybody that she ever came in contact with, from her father and mother down to her youngest nieces and nephews, it was my oldest sister.

The second in the family was my sister Mary, quite a contrast to Eliza in looks and everything else. She had a fresh complexion and light brown hair; she wasn't anything like as wiry and vigorous as Eliza, but she looked healthy. In her younger days she was not very strong and contracted small-pox, which she thought a great misfortune. However, it proved to be her salvation for it seemed to improve her, and left her healthier and stronger up to the time of her death, brought on by a stroke of apoplexy. I never heard of her having any other ailment. Although you could not put your finger on any spot on her body that was not covered by the eruption, her face bore no marks afterwards for she was kept in the dark, her face covered with oiled cloths. There were no trained nurses in those days and people did not go to hospitals, so it fell to the lot of my sister Eliza to look after her, and Eliza of course never caught anything, not even a headache.

Mary was a lovable sort of woman, liked everybody to love her and pet her and do her work for her, and got along splendidly. Her husband and children and her sister Eliza all thought the world of her, and so did I for that matter; but I could not help feeling, whenever I saw her, though for seventeen years I never laid eyes on her, that she had a wonderfully easy time all through life.

The next in line was my sister Lavinia, now Mrs. Ball of Vancouyer. She was quite a different type from either of the others, healthy, capable and energetic, a better housekeeper than either of them, and quick when it came to doing anything with her hands.

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Everybody thought she had done well when she married a chemist and dentist called Sam Ball, but Sam, after he had spent what he inherited from his father, developed bronchitis. From then until he died, although he looked as healthy a man as ever lived, he really never was happy unless fishing or prescribing for people's ailments (at which I think he was really rather clever) drawing He came out to Canada and settled on Manitoulin teeth, etc. Island with two brothers-in-law after investing the balance of what money he brought over with him in some timber lands. He started a drug store at Little Current, and afterwards came out here and started another at Elkhorn. He finally died when on a visit home with my sister to see their relatives again. He was taken suddenly ill in Edinburgh, taken to the Edinburgh Infirmary and died of some internal growth within ten days.

My sister Lavinia returned to the Island where she had two married children. Eventually she came west and for the last ten years or so has lived with her son, Joe Ball. He came out here as a boy of seventeen or eighteen years of age, got a job with Messrs. G. F. and J. Galt, and for some years past has been manager of their business in Vancouver. Lavinia is still living, still as strong in her likes and dislikes and as forceful in expressing her opinion as ever she was, but always a good hearted woman, a hard worker and the mainstay of her family.

Next comes my brother William, a quiet, rather undersized man, but always healthy and tough. My principal recollection of him as a boy is that, being two years my senior, it was his particular business to tell me what to do and try to make me do it. We never got along particularly well together, though there was no hard feeling between us except when he caught me making fun of him. Then the hard feeling was on his side, not mine, for he thought it an unpardonable sin for a younger brother to take liberties with an older one. However, as soon as he left school my father made up his mind that he ought to learn the art and mysteries of the printing business. Thinking that he had better learn it away from him, he therefore worked for some years at Barton-on-Humber in a printing and newspaper office. remember just what he did between that and the time he took over the printing of "Ham's Register" from my father, but I recall his being at home for short visists. He married, when about twenty-four years of age a Miss Ball, a half sister of Lavinia's husband. She made him a very good wife, a very painstaking and hard working housekeeper, and brought up her husband and her family exactly in the way they should go. Though William was not very fond of dictation from anybody else he seemed to be quite content to fall into his wife's ways and, intentionally or unintentionally, I have no doubt his doing so was a very good thing for him.

William's achievements, to use his own language, can be summed up as follows: "I have brought up a family of eleven

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children; they all had a good education and did well. I have been in business over fifty-five years, always paid my way and kept a balance of five hundred pounds in the bank; I live in my own house and it is paid for. I am the oldest member of the Stamford Hill Board of Trustees and I have been on that Board for forty-four years. This may not be much but I have done my bit."

I am the next in line but you will hear more about me later on.

Then comes my sister Annie, who as long as she lived was really my favorite sister. She was not as good a woman as my oldest sister by any means but she was full of life and fun, "very forward," her older sisters always thought./ She was flirting with all the young men of her acquaintance by the time she was eighteen; was engaged to to be married/before she was twenty; married before she was twenty-one, or perhaps the day on which she was twenty-one. I think my father insisted she could not possibly have sense before that time to make a good wife. However, she did make a very good wife. Her husband, Fairbourn, was the only son of his father, who was a drygoods merchant at Todmorden. He did not like the business although it was/a good one and finally induced his partner, a cousin, to employ someone to take his place and give him his share of the proceeds, which he divided with his mother and married sister. Things went on quite merrily for a while until his mother died. Then the business was sold and he and his sister got an equal share. After that, though he was one of the nicest men that ever lived, he let what he had, slip through his fingers. He bought a farm of two hundred acres on Manitoulin Island and rights to timber lands and all that short of thing. It was the sort of work he was not in any way fitted for, as he spent most of his time in making fancy fittings for the house. He was wonderfully clever with tools and/made a perfect little model of a church, and beautiful bird cages. He also qualified as a lay reader in the Anglican Church. He had a very sympathetic voice when he read prayers. If he had stayed in the dry goods business I have no doubt he would have been quite a success, and as it was, he was a good citizen. / Unfortunately, my sister, who was a great Zentertainer of youngsters, gathered up a sleighing party one night, drove all over the neighborhood with about fifteen or twenty children singing, had a picnic and taffy pull. They returned home across the lake singing at the top of their voices, and I am sure she would do her share. This was Wednesday night. Thursday morning she could not speak, Saturday morning she died of acute inflammation of both lungs, and on Monday, was buried.

After that Fairbourn seemed unable to pull himself together. I got him to come up here, thinking perhaps he might do better with a change, but he did not like this country and went back to the Island, where he got married again. In the meantime his eyes failing him, he came west, bought a little place on the Fraser river, about an acre of which was in fruit. His family had all grown up

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by this time. One day, very nearly blind, he walked out on the wharf and in dipping up a pail of water stumbled and was carried downstream. The body, however, was recovered. The family are scattered but they are doing well. The husband of the oldest girl, a farmer on the Island, named Johnson, came out west and has been working around saw-mills and all sort of things. He is now on a farm ten or fifteen miles from Port Arthur. He always manages to make a living but not a very good one, but they tell me that the family are growing up now and promising well. All the others, two boys and four girls, are prospering.

Next in line is my sister Hannah, who is still living in Vancouver, the second of the family never to marry. She kept house for my father until he died, afterwards going up to Norway House for seven years, where she was sewing mistress in the school for Indian boys and girls. Whilst there she adopted an Indian child, educated her, taught her how to sing and recite. She has since turned out quite a prodigy. Her name is "Nickawa," a full blooded Cree. Hannah settled in Vancouver, and after this girl reached maturity travelled with her all over the Dominion of Canada giving concerts, then over to England, then back to Canada and out to Australia and New Zealand, and in some parts of the northern States. These trips were quite successful. They were well received by all kinds of people, royalty, politicians, church conferences, etc. etc.

Sister Hannah, although a quiet, reserved and rather delicate woman, has brought herself and her prodigy through very successfully, but fortunately or unfortunately, Nickawa married six or eight months ago and is now really on her own, or rather on her husband, for he is travelling round with her as manager. My sister, who is not strong enough to stand so much travelling, is sharing a house with them in Vancouver.

Hannah all her life has been a patient, persistent worker, a clever needlewoman, plans out carefully what she wants to do and usually accomplishes it. She owns a little house in Vancouver, which, however, she does not occupy. According to present appearances she probably will end her days with her adopted daughter.

Richard Bell Riley, the youngest of the family, and named after his grandfather Bell, was a tall, bright, healthy looking boy. He came out to join me in Canada shortly after he left school, although he may have worked for a year or so with a wholesale house in London, called Douglass and Company, Quakers. He worked with me and for me a good part of the time, but put in six months or so with a farmer, at Burlington, Ontario. After that he went over to Watertown and worked there on a farm.

However, he was not a farmer, and after he married Sophie Spencer, he went to work for the W. E. Sanford Company, I think first in Hamilton and then in Toronto. He did very well.

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there for a few years until his health broke down. Then he came west and lived on a farm I had at Westbourne, for four or five years, and afterwards in Winnipeg, where he had charge of the office of the W. E. Sanford Company until he died.

He was a quiet, industrious, cheerful worker, a wonderfully good bookkeeper with a very good memory for figures.

He left a family of two girls and three boys. One girl was drowned; the other died shortly after she was married. The three boys are still living and working. One is a manufacturer's agent in Toronto, and doing well; another is an insurance broker at Fort William, and the third is in the wholesale smallwares business, at Regina. They are all capable and good workers, and I have no doubt will be a credit to their name.

This is the end of the history of my brothers and sisters. The next chapter will be devoted to myself, and if I tell all I remember doing and saying during the seventy-seven years that I have lived, it will be a long one.

CHAPTER FOUR

My School Days.

I HAVE often heard it said that there is always one lucky one in every large family. Looking back I am inclined to think I must have been the lucky one of the Riley family. So many things, at various times in my life, have come my way, by accident or by design, or by a mixture of both. Even some things that I thought were misfortunes have proved to be blessings in disguise.

I was born on the 1st of July, 1851. I recall my mother telling me that I and my sister Hannah were the only two members of the family that were born in the County of Yorkshire at her father's farm, namely Whitehall Farm, Beverley Parks, just one and a half miles from Beverley Minster. I know, however, that at this time my father was living in the County of Essex in the suburbs of London, in the Parish of Hackney, because my Birth Certificate registers him as being domiciled there, and I can quite understand that my birth would be registered in the parish in which my parents were residing. However this may be, although present at the occasion, I have no recollection of the matter whatever! Not a solitary member of the family seems able either to confirm or deny it, but are under the impression that all the family were born at Hackney. I don't know that it makes any difference, but by reason of my having been born in Yorkshire I have always been rather boastful of the fact that I was a Yorkshireman, and that is, I think, the first piece of good luck that attended me in my career.

Another piece of good luck was that although I was only born on the 1st of July, 1851, I attended the same year the first International Exhibition ever held in the world. This was in the Crystal Palace at London especially built for it. It seems that my father said that as I was born that year he was going to make it possible for me to tell the world that I had attended that Exhibition. So whilst I was still in long clothes he and my mother went there. My nurse paraded me before them up and down the aisles, giving me an opportunity of seeing everything. I have no doubt I enjoyed it, for, to use my father's expression, I behaved like a little gentleman.

Later on he purchased a number of books, catalogues of the exhibits, which I remember being bound in sky-blue covers. He said they were for me, but unfortunately I never got them because hey were destroyed in the fire which burned his residence "Gransmoor House," soon after I came out to Canada.

Probably the first thing I have any distinct recollection of is something that happened in the first house that I can remember. This was at Hemsley Terrace. Hemsley, by the by, is a Yorkshire name. There is a village of that name in the East Riding, so I should

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not be a bit surprised if it was built by a Yorkshireman. thing I can remember is that on a certain day I was playing "dags" with other boys who were bigger than I. I was going along hand over hand hanging down from the top of a wall about twelve feet high and which I would say was twenty feet long or more. It was the wall of a kitchen or wash-house that belonged to the adjoining property. As I got somewhere near the end of my journey I put my hand on a brick where the mortar was loose or perished. The brick came out in my hand and down I came onto the stone flags. I distinctly remember the fall and that I anticipated my legs would be broken, but when the older boys looked me over they found I had nothing wrong with me except that I had smashed my thumb against the broken part of a small medicine bottle! I was taken to the doctor's and he washed my thumb, but sad to relate I had to be taken back a few days later. He had to re-open the wound, probe around and get out two or three little pieces of glass that were causing me intense pain. I don't think the original wound was very bad, but it covered nearly the whole of my thumb and I have to this day some scars showing just where it was! I should say I must have been a boy of eight or nine years of age when this happened but I can recall nothing that happened to me previously.

My first recollection of school, was attending at a large white house that overlooked London Fields, a large open space at that time but of course since built up into solid blocks of houses. * This school was conducted by a big, black-looking Scotsman named Morrison. I cannot recall any of the teachers and my only recollection of Morrison is that one day he got me by the shoulders and nearly shook my head off. "Maun," he said, "but you're a pest, Maun, but you're a pest." The occasion for my being considered such a pest was that the biggest boy in the school, a Portugese, called Pasheko, together with some other boys, thought they were having good fun when they stood me with my back against a brick wall and threw bricks, stones etc., at me! I have no doubt they never intended to hit me. The game was to throw the stones as near to me as possible, without actually hitting me. Finally, this boy, Pasheko, threw a ragged piece of brick that came very close to my head. Few boys or men under such circumstances do very much thinking and before I realized what had happened I had dived down, picked up the broken brick, rushed up to Pasheko and threw it, or, more likely, struck him with it! Anyway, his face was very badly cut. He was an object of the greatest sympathy and consideration, and I was a "little devil." ' I dare say I must have been between eleven and twelve years old. I would say I was just an ordinary, average boy half-frightened to death, and of about the same frame of mind as a cat that has got in a corner and will do almost anything to fight its way out. However, I was sent home (my home was not very far away) and told not to come again, in other words, ignominiously turned out of the school. In those days, please recollect, there were no public schools where children could be educated. Every pupil had to

pay his way and as I have no doubt Mr. Morrison suffered a pecuniary loss by reason of my leaving, I expect he thought it good business for his school to get rid of me and to show consideration for the boy who was hurt. I don't remember anything more about it than I am telling you, but I have no doubt Mr. Pasheko would all-his life carry the marks of that brick-bat on his face! Surgeons were not so clever in stitching wounds in those days as they are now; antiseptics not so well known, nor so frequently used. Scarcely any wounds of this kind healed without a lot of suppuration and scars.

I think the next school I went to after Morrison's, was Argyle College, Nottinghill Square, on the Bayswater Road. This would probably be eight or ten miles from Hackney, and just backing up on Holland Park. Today the same house is standing in the same place, but instead of being known as Nottinghill Square it is now called Holland Park Square, and exactly faces Westbourne Grove. Westbourne Grove at that time was a residential street. Later on Whiteley's the first department store to be opened in London, was built on Westbourne Grove. It is now a very busy thoroughfare.

In those days any man that opened up a school, boarding or otherwise, could call it a college or anything else he liked. memory of Argyle College is fairly good because I must have been a boy of twelve or over when I was there, but I cannot recollect just how long I stayed. The owner and Headmaster was William Drew Harvey. He was a man, I should say, of between thirty and thirtyfive, and I probably owed my being placed in his charge to the fact that he was engaged to be married to a Miss Garland of Hackney, whose father owned and operated a large boarding school. fact of his being engaged to her also accounted for a good many of the "goings on" of his scholars between nine and ten at night, when he was ten miles off paying court to his fiancee and had left his school, which was a large one, in charge of the junior teachers. They, in turn, thought that as the Headmaster was away courting, they could go courting too, as soon as the boys were safely put to However, boys will be boys, and I should say that at least three nights out of the week there was not a soul around Argyle College that had any authority; the maids in the kitchen would never dream of interfering with us because we were always good friends with them and used to bring them little presents when we came back from holidays. I would say that a cook or a housemaid at a boarding school who would squeal on a gang of boys who were up to a little fun would have rather a bad time of it, because she would be continually losing things she would want to keep, and would suffer financially when the boys came back from holidays. Anyway, I think they were too good sports to squeal, so three nights a week, just as soon as the scouts had discovered that everybody was away except the maids, the Argyle College boys took off their night-shirts, wound them around their loins in Hindoo fashion, and

acted either the "Pathfinder," "Last of the Mohicans," "Ivanhoe," or any book that had been popular at the time. The disappearance of a large number of things that we used to drag up into our bedrooms out of which to make costumes had to be explained to the housekeeper, but she was a motherly old soul and did not know what she would do if the "dear boys" were not there to go and find things for her.

One little incident connected with this motherly soul I remember very well. In the next bed to me (there were about twenty beds in the room) was a boy called Arthur Jardine. His mother had died a short time before and the housekeeper used to annoy him very much by walking up to his bed when she came in to the room to see if everything was alright. Master Arthur being fast asleep, or supposedly so, she would say, "You poor motherless lamb," then kiss him and walk away. Arthur tried to be polite at first, but after awhile he got furious, and finally, as those elastic "snappers" were in vogue at the time, someone suggested to him how to get even with her: The next time the housekeeper said, "You poor motherless lamb," and bent down to kiss him, there was a "snap." She drew back saying, "Oh, you little devil, what have you done?" The boys declared she had a red spot for a week on her cheek where Arthur had "kissed" her.

Argyle College was really a good school and there were a lot of fine boys there. Some were the sons of men holding government or commercial appointments in East India; others were like Bannatyne, who was the son of an author, and whose father was travelling all over the world to get material for his books. Vavasour Earl, whose photograph is on the mantelpiece in the next room, was sent to Argyle College at the same time as I. His father and mother were life-long friends of my father and mother, and as I was a little older and bigger than he I was supposed to be his "guardian angel." Like a good many guardians, however, I am afraid I neglected my duty and had the idea, common at that time, that no boy was any good unless he got licked regularly either by his schoolmates or school masters.

At this school we were supposed to get an education that would qualify us eventually to pass what were known as the Oxford and Cambridge entrance exams. We were taught very little English but a great deal of Latin, French and German; in fact never at any time in my life was I ever taught English Grammar. It was always Latin, and I can prove by prizes from Argyle College, which I still possess, that I was a specially proficient pupil in Latin and Chemistry. I can also truthfully say that although I won many books for prizes, (for it was the custom to give a great many away at the end of every half year) I never read one of them. Parents were very much more particular in those days what their children read, and I never saw a book of adventure given as a prize to a boy. It would be something like what was given to

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me, "Guizot's History of the French Revolution." I still have it and it is still unread, very small print, and very good binding. It looked very nice on the table in front of the principal. I do not recall that people's eye-sight was any better fifty or sixty years ago than it is today, but I do know that books were printed, as a rule, in much smaller type and were much harder to read.

It was just before I left Argyle College that I got a little. recognition from the teachers and the other boys on account of the discovery that I had an unusual memory. It happened in this way: a number of the boys were taken by the principal to the London Polytechnic to hear a man called Stokes lecture on "Memory." In various ways he showed what a person's memory could be trained to do, and just before the meeting closed he gave to the boys assembled (it was boys only, they did not allow boys and girls in those days to hear the same lecture at the same time) some simple memory tests, such as reading out a list of a dozen articles and asking if there was any boy there who could immediately repeat them in the same order as they were read out. was one of those boys who rashly "rush in where angels fear to tread" I undertook to stand up after one of his ten requests had been given and repeated them correctly. Consequently I was selected as one of a class of about a dozen who were instructed free of charge in Stokes' Memory System, after swearing not to reveal any of its secrets! Later on we gave exhibitions at the London Polytechnic on certain afternoons and evenings. It is really marvelous how nimble your memory gets under such circumstances. However, the main thing was that I was the only boy chosen out of Argyle College, and therefore was the envy of my fellow students. Vavasour Earl, by the by, distinguished himself in another way. He and I were sent on the platform when a mesmerist was performing and he was selected. As one of those susceptible to the influence the lecturer made him put his foot down and then dared him to move it. Poor fellow, his foot was certainly nailed to the Then after a few more stunts he was asked what his name was and he brought it out readily enough, "Edward John Vavasour Earl." "No," said the lecturer, "that is not right, your name is Mary! Now tell the people what your name is." Poor Vavasour tried hard to say "Edward John Vavasour Earl" but all be could get out was "M-m-m." So after another trick or two the lecturer said to him, "Now don't be foolish, you know very well your name However, after all sorts of endeavors all Vavasour could get out was "M-m-m-m." He told us afterwards that he was annoved with the lecturer for making such a fool of him about nailing down his foot and he made up his mind he would not say anything but "Edward John Vavasour Earl," but when he tried to say "Edward" nothing but "Mary" would come out. Finally the lecturer made another pass or two at him and sent him down into the audience, telling him he was only "half-baked." That stuck to him as long as he was at the school.

However, if I don't get on a little faster than this I shall never grow up.

Just how long I was at Argyle College, or when I left, I cannot remember, but I know that the occasion of my leaving was on account of something I have mentioned before, namely that James Innes, who bought from my father the Lease on No. 21, Mincing Lane, agreed to give him a nomination for me to Charterhouse School. My recollection is that I was a good sized boy by that time for I feel satisfied that I was at Charterhouse for over a year and then I was at the City of London School for six months and I left school before I was sixteen. However, there is no use in my trying to be particular as to places or dates.

I remember going to St. Thomas, Charterhouse, and I can recollect the building, the rooms, theatre, and the Principal's room, and a good many things connected with it very well. I know that Jowett was Headmaster and that Gates was Master of the form I was in and that in that form there were good sized boys well able to play rounders, cricket, etc. Here I was pretty well filled up with all sorts of things that seemed would never be of any practical use to me, a great deal of time spent on Latin and Greek, all of which is forgotten about a year or two after you leave school. I said many a time if I had been taught the multiplication table not only up to twelve times twelve, but to twenty-four times twenty-four, it would have been of much more service to me than a great deal of the stuff I had to learn. I suppose English literature is alright, but we spent a great deal more time over Shakespeare's plays, Virgil, and the life of Cæsar in Latin, than I think now, was of any use to me.

I got on very well at Charterhouse, had a great admiration for Jowett, the Headmaster, Mr. Gates, the teacher of my form, but my leaving there was a tragedy which occurred in this way.

Every morning we assembled in a horse-shoe shaped room called the "Theatre," for prayers and announcements. Prayers consisting of the singing of a hymn and parts of the Church of England morning service. Then the Headmaster, or whoever was in charge, said a few words in regard to studies and announcements for the day, and we were dismissed. This Theatre was horse-shoe shaped with a gallery sloping from the floor right up to the roof. There was a little platform that would just hold the desks and seats, then two or three steps down to the next seats, etc. I came one day a little late to get a seat, and the late boys stood up in the two top corners at either side of the top platform in the building. I was early enough for the service, but just as it began there was a little scuffling in our corner and it ended by my getting behind a boy a little larger than myself and giving him the most tremendous push of which I was capable. This started him down the stairway, although of course I had no intention of doing anything more than

shoving him off the platform on which he was standing. Unfortunately, the push was harder than I had intended, and he just got the first two steps down when he stumbled. He tried to recover himself, but went down the next two. The end of it was that he went about ten platforms down, getting faster instead of slower, until he was really catapulted into a group of about a dozen teachers who were standing at the bottom just below the raised platform where the speaker for the day was standing. It made a most awful row; one or two teachers who had their backs to the boy who came down were knocked over. First there was confusion and then the two or three hundred boys who were gathered together in the theatre were not able to control themselves and roared with laughter. Mr. Jowett tried to go on with the prayers. I was in a big funk, but not to this day do I know whether he could not restrain himself from laughing or was so mad he could not talk plainly. Anyway, I know the rest of that service was anything but a success, and when it was completed the boy I pushed, whose name I think, was Hallett, was called up by the Headmaster and asked what had happened. The boy said, "Well, sir, someone pushed me." "Well, who was it?" He answered truthfully enough that he did not know although I dare say he had a good guess. Then Jowett, who was a great stickler for boys playing the game, roared out, "Let the boy who pushed Hallett come down here and Mr. Thomson (who was teacher in charge for that day) will deal with him." Picking up his books, he walked out. I have not the slightest doubt now that he went down to his own room and had a good roar of laughter over the whole thing.

Mr. Thomson, the teacher of the form below mine, and who was the officer for that day, had been one of the group that was upset. He was boiling mad and told me that as soon as the Theatre was dismissed I was to come down to his room. This I did. By this time he had cooled off, talked to me for a little while, asked me what provocation I had had and then told me to write out one hundred lines in Latin for him. The writing of lines in those days was the commonest form of punishment for boys. It was supposed to punish the boys and, at the same time, improve their Latin.

After school that day I stayed in to start writing out my hundred lines. I had got about ten of them written when some of my classmates came around and very quickly convinced me that it was a "beastly shame" for the teacher of a lower form to punish me; that he had no right to, all he could do was to report me to my own teacher for improper conduct, etc. I very readily acquiesced, but not content with this, like a first class fool, as I certainly was, after the ten lines I had done, wrote, "This should be sufficient for Mr. Thomson, not master of my form, who should report but not punish me."

Then the boys dared me to take it to him the next morning, knowing of course that I should be asked for it. Sure enough the next morning shortly after prayers, when we were back in our own

class rooms, a messenger came up to say that Mr. Thomson wanted Riley. Riley passed out of the room with the approving smile of all his comrades, who whispered, "Now give it to him, now give it to him, you said you would." Down I marched into Mr. Thomson's room.

"Have you your lines?"

I handed them to him carefully folded up and turned to leave the room, but I did not get out quickly enough. I was called back and Mr. Thomson took down his cane and said:

"Hold out your hand."

I again acted like a fool and said, "No sir, you have no right to thrash me, only my own master can do that."

"I'll teach you to insult me," he roared and started to thrash me on my back. He certainly thrashed me as I had never been thrashed before nor since. He saw that it was making no impression on me, for I had set my face, determined that I would not let him see he was hurting me. In fact after he had stroked me for awhile, my face was so numbed that no matter what I wanted to do I could not move, nor do nor say anything. Then he yelled at me "apologize," I shook my head. He then turned round the handle of the cane and that is when he hurt me most, for it came round over my forearm. Eventually, in disgust he told me to go and he would see Mr. Gates and the Headmaster about me. That is the last I saw of the gentleman from that day to this, for it so happened that that day was Friday, and I went home to spend Saturday and Sunday. Arriving home I went up to my bedroom, stripped off my clothes, and got a couple of looking glasses to see what my back looked like. I was amazed to see some awful weals on my right forearm.

Just then, who should walk in but my sister Mary, who was, I think, about twenty-two years of age. As soon as she caught sight of me she screamed and ran downstairs to call somebody else. The end of it was that my father came up to have a look at me, and I could see he was very much excited. He had been caned as a boy and I can remember he said, "Do your masters call this caning a boy? I will let them know I am not going to have my boy thrashed the same as a brutal cab man thrashes his horse; I will look into this," and look into it he did. I don't know exactly what happened, but I do know that the master that thrashed me was dismissed peremptorily. Also that Jowett apologized to my father, but convinced him that I was a pretty exasperating sort of boy and in some way or other fixed it up that I should leave St. Thomas, Charterhouse, and go to the City of London School for a term of six months. That is where I finished up my education, getting a nomination for this school, or rather an introduction, from Mr. James Innes, the same man who had nominated me for Charterhouse.

The City of London School was organized not as a boarding school but as a school where the sons of what they called "middle class citizens," could be educated at reasonable expense and fitted for university or whatever came after. It was in some way affiliated with London University, for I remember in after years I was entitled to attend such lectures as I chose at London University because I had been a scholar at that school, leaving with a good record.

I am afraid I have been recording events that brought me ill-luck rather than good-luck, but the first piece of good-luck that ever befell me came to me through having had my memory trained by the Stokes Memory System at the Polytechnic. At the examinations held six months after I had been at my last school there was a paper in history given by a man by the name of Wormell. A man who won some notoriety by writing arithmetics, etc., for school use, and had lately been giving a good deal of attention to English I know nothing of him except that he had been a gold medallist at one of the English universities. However, for this examination he had set a paper in history. As the first question called for a statement in detail as to how the British race came into existence, I at once saw that that was the question that was going to be the easiest one for me to answer, no matter what the others were. I took a sheet of paper and at the head of it put "Question No. 2" and answered the other questions as briefly Then I started on Question 1. as possible.

The reason I did this was that years before, among my memory tests, had been the writing of all that I could remember of the introduction to Macaulay's History of England. In his History of England Macaulay first of all gave a resume of the formation of the British Nation up to a certain date, beginning with the invasion by the Romans, etc., so I settled down and no doubt in Macaulay's own language, which was very concise and very beautiful, told all I knew about the Picts and Scots, invasions of the Romans and the Gauls and William the Conqueror, and so on and so on, not forgetting to put his summary of the whole situation showing that mingled with the original British blood had been the blood of the greatest fighters and greatest seamen, and the most handsome and most artistic people in the world.

On the final day for breaking up there was as usual a big pow-wow. Many prizes were given, but I got nothing. However, just before closing, the chairman of the meeting, who was Sir Somebody Something, said "Before closing I think we are to have a few words from Mr. Wormell and Mr. James Innes." I was tired of it all and anxious to get away and I dare say if possible, I would have slipped out, but Wormell began his speech by saying, "I have read a great many papers written on history by scholars of various ages, but it is left for this newly established school to produce a boy who has written a paper, or rather answered a

question which is the best of its kind that I have ever read." He said, "I wrote out the paper for the history examination of this school and I am going to ask you, Mr. Chairman, to call up here a boy called Robert Thomas Riley, I would like to see him." Of course I knew what had happened. Parrot-like, I had given a mighty fine answer to his first question. It was not, of course, Macaulay's language that I used, but it certainly was a very good summary. I went up to the platform (at that time I was nearly sixteen, and as I did not grow after my sixteenth birthday, I was a good sized boy for that age, about as tall as I am now); Mr. Wormell shook hands, complimented me on the language that I had used, and among other things he said he would be surprised if I did not turn out to be a writer.

After he got through, Mr. James Innes stood up. He said that he knew my father, that he had had the pleasure of nominating me for St. Thomas, Charterhouse, at which school he believed I had acquitted myself well (which I was very glad to hear) and that as I had not received any prize for any of my work at that examination he was going to make me a present of a gold watch. Continuing, he said that if this had been the examination that took place at the end of the year instead of the mid-year, I would be deserving of the title of Captain of the School or something of that nature.

My schooling ended, or began, on that day! I think that what happened after had better be left for another chapter, because from then on Fstarted to be a worker in the world.

CHAPTER FIVE

Starting to Work.

My father told me it was time to leave school, as I was then somewhere around sixteen years of age, and he suggested that I should make up my mind to be either an architect or a lawyer. In fact he had gone so far as to talk over the matter with my Uncle John, whom I think I have mentioned before as being the rich man of the family. He very kindly, had interviewed a friend of his, Mr. Alderman Stone, who had agreed to take me into his office, if Uncle John would pay the fees. My father had also seen a friend of his who was an architect and who was willing to take me, sight unseen, on my father's recommendation; but I said, "No, I want to be either a builder or a farmer."

I had two cousins a good bit older than I who were in the building trade with large contractors, both doing well, and I had a third cousin who was in business for himself supplying building material. These occupations interested me; or I was willing to go to any one of several uncles or near relatives who were farming.

My father was disappointed as he said he would like to have had one professional man in the family. All the Rileys were either farmers or sailors, and he thought I should not get into one of those ruts and stick there. To use his own expression, "He wanted to make a gentleman of me." However, from as early a time as I can remember I was always a little set in my ways and we compromised the matter by my going for six months to John Cox at Penshurst in Kent, who had married a cousin of my mother's. A good many years afterwards one of the Cox family told me that my father had written a letter to Mr. Cox telling him that I was set on being a farmer and he thought perhaps if I worked for him for six months I might be glad to change my mind.

I don't think I ever spent any happier six months at any time in my life than I did at Red Leaf. Cox had a son and a daughter older than I was, the daughter living in London working at a West End dressmaking establishment, the son also in London most of the time attending the South Kensington School of Art. So far as I know he spent the rest of his life as Headmaster of various schools of art in different parts of England. His first appointment was at Sheffield, and his second at Ryde, on the Isle of Wight. Mary, the dressmaker, worked for a great many years as head matron of the Foundling Hospital, Greys Inn Road, and afterwards was head matron of some institution in the south of England. Two other younger girls were at home. One, Rachel, was about my age, Isabella, about a year younger. As Mary and William were constantly visiting between London and Penshurst (about forty miles) and Mrs. Cox being a wonderfully kind, genial woman, and Mr. Cox a fine man, we had a very good time together.

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I worked very hard, for a boy of my age, at various tasks, and learned a great deal about growing grapes and wall fruit, for Cox had about nine acres of orchard and gardens. At the end of six months I was really very loathe to go home. However, I went back with a little money in my pocket, not much, and a mind crowded with pleasant memories, some of which I would like to recite, but it would take too long. I could write a book on the Coxes and their friends.

When I came home I found my father had arranged for me to go to work for a firm of colonial brokers called "Carrick, Frost and Company," of Tower Street, London. Tower Street runs from the Tower of London to London Bridge and this office was about half way down the street, near Mincing Lane. Frost was a relative; both he and Carrick were busy and energetic men who had recently started in business and sold consignments of all sorts of produce, such as cocoa, cochineal, indigo, gums, etc., and were doing well. By the time I had been three months with them, Mr. James Innes, whom I have mentioned before, sent for me. He told me that he had not known that I had left school, that he had always intended to have me go into his office, namely, the City of London Real Property Company, of which he was the organizer and Managing Director, although I don't think they called him by that name. He and his brother John were the principal shareholders.

The business of this company was the buying up of old properties in the centre of the City of London, tearing them down and putting up modern buildings. Innes Brothers and Company, and the City of London Real Property Company, had adjoining offices, and in a way they were one and the same concern for Innes Brothers and Company used to attend to the renting of premises and collection of rents. The Property Company had a staff of architects of their own but the bookkeeping of the company and the share ledger were kept by the secretary and myself, and neither of us had half enough work to do. Consequently I spent most of my time with the architects' assistants making out tracings of working drawings on either tracing paper, tissue paper or linen, as this was before the day of blue prints. I soon became quite an expert at this and during the four years that I was there, saw a good deal of building and contracting work. I was often sent by Crockett, the chief architect, to help the clerk of the works department on the various jobs to check up materials and measurements, and became quite handy with the tape line and measuring stick.

Another thing I was fairly well drilled in there, was keeping neat shareholder's lists and transfer books, and in writing letters. Mr. Cape, the secretary, was very, VERY particular about how his books were kept. As I said before, we were not very busy, and if a letter did not suit him exactly as to the length of the "L's" or "Y's" or the capital letters a little on the slant, I would have to write it over and over again, until I got

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what he thought was perfect. I can assure you that by the end of the fourth year my figures and my writing were, at all events, exactly as Mr. Cape thought they should be.

I was the secretary's assistant, the only one he had. Anywhere else I should have been an office boy, but in an architect's office (and that is where we had our big staff) they don't have clerks and office boys; they have first, second, third, fourth, down to tenth assistant, so I carried a title early in life. I started at what was considered in those days a princely salary of sixty pounds, or three hundred dollars a year. I have no doubt I owed it to the fact that I was succeeding a man who had got a better job; who was a good deal older than I; and that I looked a year or two older than I really was.

I can remember a remark of my mother's to me about that time when I was talking quite learnedly on all sorts of things about which I did not know much. She said, "Robert, you are trying to be a man at sixteen; be careful that you don't develop into a boy when you are forty." I did not quite understand what she meant at that time, but I have lived long enough now to have seen precocious boys of sixteen still have a boy's mentality at forty.

My salary was raised regularly every year and I was doing very well, but not specially contented. I did not see where I was going to come out; I was not training as an architect; I was not training as a builder; the secretary was only a middle aged man, and even if he dropped dead, I should have no chance to get his position, which was really a well paid sinecure. However, my position gave me the opportunity of devoting myself to all sorts of things that interested me in my leisure time. I got away every afternoon at four, the company's office hours being from ten until four and I don't think that in the whole four years I ever knew a day when Mr. Cape's desk had not the key turned in that about five minutes to four; by four he was nicely brushed off, hat, coat, trousers and boots, and I heard the closing of his private door. I am sure there were not many days when I was not out of sight of that building at five minutes past four. If I had nothing special to do I went down to my father's place, which was at No. 80, Lower Thames Street, opposite the Customs House, two short blocks I spent a good deal of time there writing or studying, because I had somehow or other got acquainted with the London Polytechnic, the London University and the London Institute and Birkbeck Institute. At these places there were all sorts of lectures that could be attended by a young man, either free of charge, or at an extremely moderate fee. At one time for three or four months I can remember attending lectures on Law, and at another time offering myself for examination on all sorts of subjects at some section of the University of London. remember the name of this section, but it was for young men who wanted to qualify in different subjects. I remember once on a

wager with some young friends, although I knew nothing about either instrumental or vocal music, I passed an examination on the theory of music; i.e., up to the point of writing a bass that would harmonize with an air given by the examiner. I think this was done probably to convince my brother William that although he played in a band, on four or five different musical instruments equally badly, such as the piano, flute, drum, fife, clarinet, etc., I really knew something about music.

I was always friendly with a lot of fellows older than myself, such as my cousin Charlie Bell, who was studying for, and finally became an architect, and a very successful one, (Charlie was a protege of Sir Francis Dycett, and his wedding in 1872 was my only experience as "best man"); Conrad Thies, who was two years older than I, and is still living; Francis Horner, who was in an East India House, and from the time of its foundation until now always the Honorary Secretary of The National Children's Home, and now over eighty; James Dolby Hobson, who, if he is still living, will still be with the Queen Life and Fire Insurance Company, for which he became manager for the County of Kent: Mr. Major, a banker, who with Horner and the Rev. T. B. Stephenson founded a Children's Home; Dick Larking, who afterwards went to Australia, and whose widow I saw in Melbourne years later; Vavasour Earl, and the young men and young women who were invited to spend their evenings two nights a week with Granny Earl and her family. I can assure you they were a lively lot of young people, many of whom have done exceedingly well. Harry Scott, now head of the Clergy Mutual and General Insurance Company; Tom Storey, now Sir Thomas Storey, Chairman of Lloyd's Register, London, England, and last but by no means least, my cousin, Ted Riley, with whom I roomed for a good many years and with whom I spent most of my holidays. I had the very liberal allowance of three weeks every summer, when I went to Yorkshire, and frequently I had week ends when I could go down to Penshurst or other places. Taking it all in all, the time I spent working in the City of London proper, was enjoyable and profitable.

During the last year an incident happened in the office that rather unsettled me. A builder's foreman took possession of a drawing board close to my desk and was taking out quantities from the plans of a new building. He was a big coarse fellow and used very offensive language and expressions that always disgusted me. Finally I told him to either shut up or get out of that room; I was not accustomed to hearing such language, and certainly would not stand it from a trespasser. Naturally he did not take it very kindly and did the very thing that would drive a young fellow of twenty nearly crazy. He began to ridicule me and said he would like to know what I could do to make him shut up or to keep from saying anything he wanted to, etc., etc. He was sitting on a high stool and kind of lolling back laughing at me.

I made a blind rush at him, struck him somewhere in the face with my left hand, and then put both fists up and shoved him over. His own weight, of course, carried him right off balance and, unfortunately for me, he struck his head against a corner of the base moulding of the wall, which was run in hard cement. He was taken to the London Hospital and I had the pleasure of paying his bill, but really, on looking back I don't grudge it now, because it was paid from my salary in instalments. Mr. Cape, the secretary, stood by me like a brick, but some of the men of the viler sort who frequented the office, and some of those on the architect's staff, thought I was a conceited young beggar altogether too particular and fussy about other people's behaviour. The matter soon died down, but there was a sort of attitude towards me of, "Well, who are you going to push over next?" The fact that I did not see any future there was, perhaps, by reason of this more impressed upon me than before, so I determined to be on the look-out for a position in which I thought there was more promise of advancement.

Let me say right here that there is something in me that absolutely revolts against the use of coarse and blasphemous language. Whether it is the influence of my mother's training or the fact that there was never anything the least bit coarse about the language of either my father or grandfather, I do not know, but a silly, maudlin, drunken man, or a blasphemous one simply disgusts me.

However, the dockage of my salary month by month I think, helped me to restrain my anger and respect the law. I was told I was very lucky that I escaped the police courts, but I guess the firm for whom the man was working, and perhaps the man himself, did not want any notoriety, for the case would have come up at the Mansion House, which was only a few blocks away. I never laid eyes on the man again and I don't even remember his name, but I have no doubt he was just as much disgusted with me as I was with him.

I began to be on the look-out for something else. I can remember applying to a Scotch firm of iron workers who advertised for a clerk; but as they talked about the same money as I was then getting they did not interest me. Then I saw a notice in the paper that Cardwell, Secretary of State for War, and Gladstone, the Chancellor of the Exchequer, had decided upon certain changes in the conduct of the administration of the Headquarters of the British Army and the War Office. The idea was to bring them closer together. Instead of doing the clerical work of the Army and Navy at Headquarters by men drafted from active service, they were going to throw open a number of positions to young men, of not more than twenty years of age, who had some training in banks or mercantile offices, that would qualify them to enter the service, ranking as junior officers. These men would at once

join the Headquarters staff with the expectation that they would be on that staff for the rest of their natural lives. They would have only sufficient drilling to know how to take charge of a small detachment of men if for any reason they were moved up near the front and had to form an office there.

Later on an advertisement appeared in the papers inviting any young men who thought they were qualified for these positions to offer themselves for examination at certain places in London, Dublin and Edinburgh, on a certain date, when a preliminary examination would be held. I made further inquiries and decided I was one of the men they wanted, so I put myself in touch with the department that was looking after the matter. I got a notice to appear at London University at a certain time for examination, which I did. I saw afterwards by the press that at the three points I have named, over eight hundred submitted themselves, and that out of the eight hundred one hundred and sixty had been selected. These, a little later on, were to submit themselves for a three days competitive examination at the same points. I put in my three days gruelling and in due course was informed that I had obtained the sixteenth place and that the first twenty were to attend at the recruiting office of the Horse Guards for physical examination. I passed this test successfully and was then given the option of accepting a position at the Horse Guards, Whitehall, on the staff of the adjutant general, or, if I did not want that, then my second, and only other choice, was to join the Irish Constabulary at their headquarters in Dublin.

Curiously enough, the first I heard of my success at the examinations was through my brother William, who called over to me, "Look here, Bob, they are publishing the names of the twenty men that won the government competition for positions in the offices of headquarters of the Army and Navy, etc., and here is a chap advertised Robert Thomas Riley, not Thomas Robert, but Robert Thomas, exactly your name. Here is a good chance for you to do some of the play acting you are so fond of and see if you can get that job."

I had been granted leave of absence from the office on special private business, but had not said a word to any of my people at home, because I did not want to be advertised as one of the discards. I really had a hard time convincing my brother William that I was the man indicated in the paper. So I bade good-bye to Mr. Cape and Mr. James Innes. Mr. Innes spoke to me very kindly and said, "Well, I am glad to see you are getting a better employer; just whether you will come out any better in the long run I don't know. I am sorry not to have you to write my letters," for once in a while he would send for me when he was busy. He would put me at one end of the board room and get one of his own clerks at the other and keep walking backwards and forwards, giving him first a letter and then me one, which we

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wrote out from memory, so that when he was finished dictating, his letters were all ready for signature. I don't think I ever saw him again, although one time when I was walking through Tunbridge Wells, where his home was, I had a great notion to call on him, and have always wished. had.

Later on I found that my place had been taken by a boy whom he had nominated for the City of London School, and who afterwards became secretary of the company. If the secretaryship of that company looked a fine thing to me in 1869, it gradually became less attractive. I wish I had a photograph to put in my scrap book of Mr. William Cape, the secretary, just as he was leaving to go out on the street, with his beautiful silk hat, his well brushed clothes and immaculate boots.

JI was wonderfully set up at being advertised in the London Gazette as being appointed on the staff of the adjutant general's department of the British army. The salary paid was, with certain allowances, fifty per cent more than I had been receiving from the property company, but I very quickly found myself facing conditions that I had not anticipated. You may gather what they were when I explain that when I was introduced to department "A" of the adjutant general's department, I found that General Sir Richard Airey was the adjutant general, Major General Egerton was the member of the staff in charge of department "A," General Wolseley, afterwards Lord Wolseley, of department "C," and Colonel Herbert of department "B."

Department "A" had a staff of about twenty, headed by Colonel Sims, who had a private room and also a private secretary. In the larger room Colonel Torode took charge and under him there were Captain Bewley, Captain Sills, and others whose names I cannot recall. We all had flat-top desks; there was no bookkeeping done there, for it was all done in the War Office. Adjutant General Department "A" was responsible for the movement of troops, promotions, leaves of absence of senior officers, etc., etc.

My desk mate was Charlie Vere. He ranked as lieutenant and was a nephew of Lord Paulet, who had been adjutant general previous to Sir Richard Airey. I think Vere started in as a "Cornet," as they called them then, in a cavalry regiment. He was a very pleasant fellow but nothing in the world but a good natured duffer. He wrote a most abominable hand, always going round to one of the staff sergeants or orderlies, who were used as clerks getting them to help him out with "some confounded thing he did not understand, don't you know." I really got to like him during the two years that we worked together and I think he gradually got to like me. He was absolutely amazed at my being "such a jolly good writer, don't you know," but could not understand why General Egerton, who was a great friend of his aunt, Lady somebody or other (probably Lady Clare Vere de Vere who used to make him a very handsome allowance), should not ask a

fellow that he knew, like himself, rather than me, to take his letters. However, as far as the work of that office is concerned, I got on well. I have a letter in my scrap book, from Colonel Torode, complimenting me very highly on my efficiency as a clerk and saying they were sorry to lose me. You will quite understand what an awkward position I was in when I tell you that every man in that room, except myself, and an Irishman called McLenaghen, had obtained his appointment because his relatives wanted to take him away from his regiment and had used their influence to do so. They had lots of money to spend and could not seem to understand why both McLenaghen and I gave a very peremptory "No" when we were asked if we wanted our names put up at some military club, or for presentation at court.

However, the older members of the staff strongly resented our being there — not the heads, as I found out afterwards. The seven men that were put in the various departments of the adjutant general's office all acquitted themselves very well. The staff officers, too, like them, i.e., the men who had to do the real work, but the loafers had no use for them. They dubbed us "Gladstone's pets" and it was only after several disagreeable wordy encounters had taken place between myself and some of the junior military officers, and a reference made, first of all to Colonel Sims, and then to General Egerton, that we had a general survey of the whole situation by a sort of office court martial. Indeed, I had been threatened with court martial because I had insulted a superior officer, one Captain Tanner. One of the insulting remarks I made was when he said, "Remember I am your superior officer." had replied: "Superior in what, I would like to know; there is nothing you can do in this office as well as I can." However, after I had been threatened with personal violence and had challenged my opponent to "Come on" we got the atmosphere finally cleared and our fellow workers above and below got instructions to treat us as officers and gentlemen. Fortunately this occurred after we had been there six months and had demonstrated that we were of some use. We had with us the principal staff officers. rest of them would have been glad enough to court martial. put us up against a wall and shoot us! For seven good lively young men twenty years of age, who are able to win an appointment like that in open competition are also quite capable of showing up incompetent seniors; and, as they say in the vernacular, "You can believe me they did it!"

After I had held this position for nearly two years I had the misfortune, or rather, as I look at it now, the good fortune to acquire a very severe attack of inflammation of my eyes, which did not lay me up very long but which very much impaired my vision. After undergoing examination by the military board, and also being sent to be surveyed at some opthalmic hospital, it was decided that I could either be exchanged or drafted over to the newly organized Control Service. I would receive the title

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of Deputy Assistant Commissary of Control (the longest title and the lowest rank in that body) where my duty would be mostly out of doors, they having to buy practically everything that the army wanted. There I would have to furnish myself with a uniform (in the adjutant's department I didn't wear one). I would also have to furnish a very considerable sum of money for a subscription to an officer's mess. The alternative was to give me two year's leave of absence with the recommendation that I should go to some country such as the upper part of North America and spend much of my time out of doors. So that brings me to the point where I left the War Office. After some correspondence between my mother and her cousin, Mrs. Cox of Red Leaf, and the Yorkshire colony in Yorktown, Dane County, Wisconsin, a few miles from Madison, it was arranged that I should first go to Hamilton, Ontario. Some of my friends were taking charge of a party of boys to be distributed there amongst the farmers of Ontario. The others of the party were to return to England, whilst I was to go on to Wisconsin. As you will later learn, however, it took me exactly fifty-two years to get there!

CHAPTER SIX-

Leaving England.

I SAILED from Liverpool on the seventeenth of April, 1873, on the Allan liner "Polynesian." This was her maiden voyage and she was afterwards popularly known as "Rolling Polly,"—for she assumed such a careless gait from the time she was untied from one wharf until she was tied up to another. She was a new boat of thirty-five hundred tons register and was, for those days, quite large, being equipped, as practically all steamers were then, with masts and sails, both fore and aft of the funnels, to assist locomotion.

On leaving England I told my relatives and friends that I should be back in two years time, but I had no idea that I would ever make England my home again. What I did not tell them was that I realized I was entirely unfit for either military or civil service — or government work of any kind. I formed the opinion then, and I have it yet, that I would not advise any relative of mine looking for a career to enter the service of the government. It may look very enticing at first, easier hours, and perhaps better. pay than one can start with elsewhere. One soon becomes a cog in the machine, however, and will spend the very best years of life on very moderate pay. Then, just as a person begins to age he will probably be paid more than he is worth and will get a fair pension. I have seen men between thirty-five and fifty getting barely Then between sixty and sixty-five, when enough to live on. failing, both mentally and physically, earning large salaries—due to their seniority—and doing boys' work. I know there are exceptions to this rule, but they are very rare.

Many of my friends and relatives thought I was crazy to talk like that and said they expected to see me back at the end of two years with my eyes in good shape and glad to get back again to my desk at the Adjutant General's Department "A." garded my safe pay, my easy hours and my ultimate pension as something that I had gained only after the keenest kind of competition, and that I was leaving a position that thousands would be only too eager to fill. All this I knew, but I had evidence all around me at Whitehall and also at the War Office, which I visited frequently, of the type of man I was going to develop into in from twenty to forty years. I used to say to myself "There you are twenty years. from now," "There you are thirty years from now," and again "There you are forty or forty-five years from now, if you live that long." You were automatically retired at sixty-five no matter what shape you were in. I could not hear, although I inquired most carefully, of any man who had got into the adjutant general's

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department as a junior that had ever got out again and made anything of himself. All the best appointments were given to such men as Sir Garnet Wolseley, Colonel Herbert, Sir Richard Airey, General Egerton, etc., men who had earned their promotion as combatant officers. It was absolutely unheard of for a man who was moved to headquarters staff as a lieutenant or captain ever to get back into the active force again, although he might get a title as major or colonel simply by seniority. Beyond the rank of colonel, none of the junior members of the staff ever rose, but those who had private means had compensations. They could belong to the Army and Navy Club, and other clubs; they were asked out to dinners, saw something of life and could don their full dress uniforms when they went to balls, etc.

I did not leave England with any regrets whatever, except for a few close personal friends and relatives. I had never been very happy as a school-boy; I could never see anything ahead of me in the office in London, and was more than disappointed in the Duke of Cambridge, the Commander-in-chief, and the other celebrities who were at the head of the British army, by appointment or influence of Royalty, and also, those who were in charge of the various regiments of the infantry and cavalry. I had opportunities of seeing them by the dozen and I could quite understand Gladstone and Cardwell's anxiety to bring about a new state of affairs.

It was just about this time that a regulation was passed abolishing the privilege possessed by officers of the army of selling their seniority. Another required command officers to retire after a certain length of service. The result of the old regime was that a great many rich but incompetent fellows held very good positions. A commanding officer of a regiment would hold his position as long as he could manage to sit on a horse at the daily or weekly parade! Remember, in 1871, there had not been anything like a war in which England had been engaged, for a long, long time. The Duke of Wellington had long been buried and forgotten and although the army was full of good men, it took a war to weed out the incompetents and let the others get up to the front.

The Franco-Prussian War had only lasted a few months in 1871, but was responsible for giving the service a good shaking up. I could, however, not see anything for me in such a position. As a matter of fact just about the time I left, the adjutant general's departments were all merged in the War Office building. The "Horse Guards" in Whitehall, where I worked, was made the headquarters of the army in a nominal way, and with its mounted sentries, etc., was retained for "swank" and historic interest only. During the Franco-Prussian war all was excitement at the Page Fifty-four.

military offices. Extra officers and staff clerks were on duty night and day, and the seven juniors had to learn drill with a squad of the Foot Guards. We enjoyed it and my only regret is that I did not preserve my belt and other accoutrements as souvenirs—also my third class certificate in musketry. However, England did not get involved and I had no chance of seeing actual war. It was though a time of soul searching and reform in every arm of the service, especially amongst the commissioned officers. The non-commissioned officers and Tommies were, as now, always on their toes and ready for action.

CHAPTER SEVEN

.Canada.

THE Polynesian made a fine voyage. Sixteen days after we left Liverpool we landed at Quebec with, I should say, a party of about seventy-five juveniles. Francis Horner in charge, and Conrad W. Thies, Benjamin Murgatroyd, Miss Murgatroyd and myself as assistants. Miss Murgatroyd came along because in the party there were about sixteen girls. We went through on what we very quickly named the "grand bump" railway from Quebec to Hamilton, and were installed in a large farm house about five miles from there, known as the "Waddell Farm." By advertising in the papers and other efforts we got applications for these boys and girls to go to various situations through the best parts of Ontario, with the best kind of people. It was restricted very much to the Methodist church, because most of them came from a Methodist institution, though we had some boys who had been sent to reformatories for minor offences. They were a fine, healthy lot of children, from a minimum of ten or twelve up to seventeen or eighteen years of age and gave no unusual trouble to anybody. should say by the end of May the last of them had been disposed of, the house closed up and arrangements made by a local committee of Methodist people at Hamilton to look after them.

Mr. Horner went back to England. Conrad Thies and I, who had spent many of our holidays together since we were school-boys, decided to present a number of letters of introduction before we parted company. Benjamin Murgatroyd had some relatives living about thirty or forty miles from Hamilton, at a place called Smithville, so we lost sight of him for awhile. Miss Murgatroyd also went out into the same district and eventually decided to stay in Canada.

My recollection is that Benjamin Murgatroyd rejoined Con. Thies and me at the end of June in Toronto, and went back to England with Thies. I may not be right in this; he may have gone either a little before or a little after, but it was just about that time. Anyway, I recollect that before Thies and I parted we had a settling up of accounts in the Queens Hotel at Toronto, and I was amazed to find that we had spent a good deal more money than I had anticipated. After I had paid him what I owed, I had only six dollars left. However, I shall always remember with a good deal of satisfaction that I went down to the station and saw him and Benjamin Murgatroyd off to Montreal and never said a word to the effect that six dollars was all that I possessed in Canada, nor that my plans for going to Wisconsin had been shot to pieces.

The spending of our money may look a little foolish and improvident, but is easily explained. We were well-dressed and presentable young Englishmen, probably better able to take care

of ourselves in society at afternoon teas or luncheons, or anything else, than we have ever been since. We had letters of introduction from people of such standing as Dr. Morley Puncheon, President of the Methodist Conference, who was well known in Canada, and who gave me a general letter of introduction "To whom it might concern," which was a passport to all Methodist institutions. Thomas Tapling, head of one of the large carpet houses in England, in which, Thies held a very good position, gave him a letter of introduction to their customers, and that included all the best dry goods houses at that time in Canada, so that with Conrad Thies as travelling mate it is easy to see that we received a little more attention that we were entitled to, and had ample opportunity to spend both our time and money.

Five minutes after Conrad Thies and Benjamin Murgatroyd were out of sight, I made up my mind to forget Wisconsin, and set to work. I spent two out of my six dollars in buying a ticket to. Hamilton, where my trunk was already at the railway station. I immediately called on W. E. Sanford, who was chairman of the Hamilton committee looking after the children we had brought over, and told him I had given up any idea of going to Wisconsin, exactly how I was fixed and wanted a job. He very kindly offered to give me one at once in his warehouse or factory, but I told him that my job had to be an out-door one and that I wanted to work with tools. I was then a better amateur carpenter than I have ever been since. He gave me a list of architects. The first one I called on gave me a list of builders.

The first man on the list of builders was W. H. White, who had a contract for building five stores on one of the principal streets. I found this man at his workship and told him I understood he wanted carpenters. He asked me if I was a carpenter. "No, but I was handy with tools." He was a big, grizzled looking man of about sixty. Looking down at me he said, "Young man, do you know what that means?" I said "No." "It means spoiling a lot of good material. I don't want you." I urged him to give me a trial and offered to work for three days and let him see what I could do and then he could pay me for my time. He said, "No, I have plenty of poor carpenters, I want some good ones." I turned on my heel intending to look up the next man on the list. but before I had got a block away he called me back. He was still standing before his own door as I walked back to him. said, "I have changed my mind. This is Friday; you be here next Tuesday morning at seven o'clock and I will take you on for three days, and then if I don't want you I will pay you what you have earned." I said, "Alright, sir," and went away. Fifteen years or more afterwards, after I had been up in the Northwest for awhile, I was at his house in Hamilton, when he was sick and dving. He told me then that the reason he called me back was because I

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walked so quickly that he made up his mind there might be some work in me, and although he was prejudiced against Englishmen generally he decided to give me a trial.

He was a big powerful man, had been a framer of barns and houses and a wonderful axe-man and rough carpenter himself. worked for him from the fourth of July, 1873, until about the first of April, 1874. He was the only employer I ever had that ever sacked me, but he flew in an awful rage then because I stumped him for a job during the summer on the same terms that I had had the previous summer, viz. that I was to lay out joisting and rough work from the plans, because I understood plans and he did not, and that I was to get a percentage of the profits on the season's work. He was a very good Methodist, but he forgot it for about five minutes and certainly went for me in great shape. He said I had made him pay big wages the summer before because I had studied mathematics and he had not, and now I wanted to steal his business from him. I was just like every other Englishman he had ever met. He ordered me to go back in the shop, gather up my tools and get out as fast as I could and never let him lay eyes on me again. However, he admitted fifteen years afterwards that he might have done better if he had kept me on because his great weakness was that he had never been to school. He could just read and write and that was all. Like a good many ignorant men he was very suspicious of anybody that had a little better education than himself. He was a good man and the last job that I knew he had charge of, was the new building put up, it must have been thirty years ago or more for the McPherson Shoe Company of Hamilton. I was looking at this building a few months ago, and it shows evidence of having been very strongly and capably built. At that time he was employed as superintendent of building construction by the owner.

Whilst working for White I acquired a first class outfit of tools, some of which I purchased singly, but the greater portion I got at a great bargain for fifty dollars. They consisted of the entire outfit of a stair builder, who I think had died. At all eyents I stilkhave the chest and some of the tools. It was supposed to be, and I think was the best outfit of tools owned by any carpenter in Hamilton at that time. It is a wonderful advantage to any man to have the best kit of tools on the job, but he won't keep them long unless he has a good lock on his chest and never lends the key to anyone. Carpenters won't steal but they borrow and forget to return.

While I was with White I got to know all the carpenters very well, especially two or three men. One called Crippen, an English cabinet maker, taught me a good deal. Another was called Joe Mullins, a pattern maker. He was not anxious to teach me anything but could not prevent my watching him. The best of the three, was James Milman, a farmer's son, not as good a carpenter as the other two, but a splendid worker. He and I made a nice little stake by

taking the contract and laying all the flooring in White's building. which held five stores, and was three storeys high, at one dollar a square. The regular price was a dollar and a quarter but we offered to do it for one dollar as we both wanted the money and we worked from five in the morning until eight-o'clock at night. At the time I left White, Milman was idle, waiting for the spring work to open I suggested to him that he and I might be able to get a job together where we could work on our own, we to supply the labor and the owner all the material. He agreed to this. I went around to architects' offices to find out what was going on. first man I went to was Rartrick, the architect who had sent me to White the rear before. He had seen me many times on the building, and even got me to run errands for him, because he was lame. He at once asked me to figure on a job that he had in hand, turning a big barn-into a dwelling house—all woodwork. I figured it out, put in a tender of eight hundred dollars, which proved to be the lowest tender, the next one being eight hundred and twenty dollars. When I went to get Milman to take up his tools and come along with me, he backed out. He said, he had a wife and family and he could not afford to run any chances as I might have been figuring too low. However, he eventually agreed to come on and worked for me at ten dollars a week, the regular carpenter's wages then. He said that if I would rent a little cottage that was on the property near this job he would work just as long hours as I did, and so we went at it.

At about the time the job was well on, the owner came to me and asked me how much I expected to make over and above my living on the job. I told him I estimated two hundred dollars. After some talk he agreed that he would furnish me with board and lodging if I would finish that job and then look after other work that he wanted done at the end of the year. He would pay my expenses and give me six hundred dollars. This I agreed to, and at the end of the year put five hundred dollars of it in the bank.

Meantime the Hamilton committee were arranging for more boys to come out and they wanted them distributed. I made an arrangement to take hold of that work in between times, as it were, in a temporary way until the people in England had decided just what they were going to do and how they were going to run this farm house and seven acres of land that they had on their hands. For, say three years, I lived in the Waddell house, looking after parties of boys as they came out, and worked some land on shares.

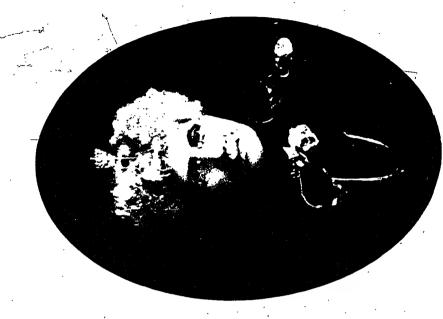
I cannot remember just how long this lasted, but I know that eventually they appointed Mr. and Mrs. Evans to take charge of that work and I went to live at a farm close by, known as the "Hannon" farm. I think it must have been in 1876, because I had the Hannon farm for three years. After that the "Logie" farm of two hundred acres, which I bought on Agreement of Sale, and disposed of in November, 1882. Supposedly sold to a man who was

a purser on one of the lake boats, but who, I afterwards found out, was really purchasing it for Mr. Ramsay, president of the Canada Life, who used it for a summer residence and fad farm.

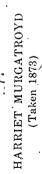
One important thing, however, in my life, indeed the most important up to date, I have not mentioned. In October, 1873, just when I was getting nicely on my feet, Miss Murgatroyd decided that she would go back to England that same fall. In the meantime I had not only been making my own living, but putting by a little money. Under no circumstances did I want ever to go back to the War Office, for three or four months hard work in the open air had hardened me up. I felt better than I had ever felt in my life before, although I had really never anything wrong with me, and my eyes were as strong as ever. We talked the matter over and I eventually persuaded her to take a chance with me. get married and settle down in Canada. Then having crossed the river and burned the boat as it were, later on, if we did not like Ontario, we would go on to Wisconsin or Timbucto, or Australia, or anywhere. There was never a thought in either of our minds that we would ever go back to England to live, although we both went back for visits. On one of which I went back and reported to the adjutant general's department at the Horse Guards that I had no intention of returning. Harriet went home to show her oldest boy to her mother and family, and it was on-her return from this visit that Conrad was born, on the steamship Ontario. Sanford was born on the Waddell farm, and Lavinia, by the by, was born on the Hannon farm.

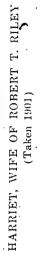
Whilst working these farms I was into all sorts of things in the winter time, for I tried to keep myself and my teams busy the year round, sometimes hauling lumber, sometimes cord-wood. One winter I made quite a good stake cutting black walnut trees on the mountain side, taking the logs down to Stony Creek mill; having the logs sawn into lumber and then teaming it into Hamilton. I was never anything of a backwoodsman myself, but I had an exceedingly good man with me on this job, called John Salsberg, a Swiss, probably the best all around hand I ever had in my life.

One winter I spent a little time working for one of the banks, going round the various saw-mills, gathering up the sawn timber piled up in the yards against which they were borrowing money. Another time I went out collecting and renewing notes for the Bank of Commerce around Chatham, Essex Centre. Another time I bought up walnut lumber around Essex County, Kingsville, and places like that. One summer I rather foolishly took the job of hauling all the material for three and a half miles of stone road each way from my farm. I was sorry afterwards I took this because it was a summer, not a winter job and took me off the place too much. However, I had good luck in that I did not use any of my own horses but had to hire a good many teams, and as they were scattered over seven; miles of road it was impossible

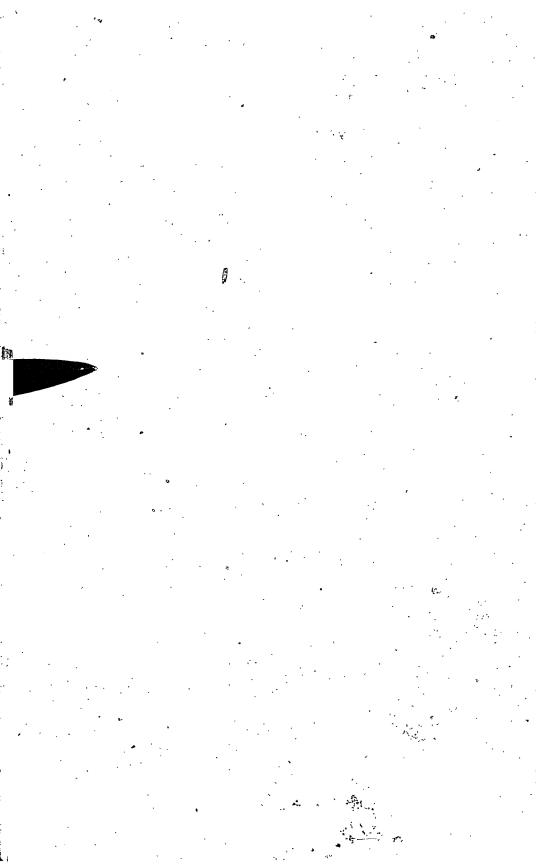












to keep track of them. I made a little money but vowed I would never take another summer job. It is something like a thresher who is working for his neighbors when he ought to be threshing his own crop.

About the first of November, 1881, having a first class Scotsman and his wife with me, Mr. and Mrs. McClusky, I decided that I would look around and see what I could get for my two teams to do during the winter. I figured if they only made me two dollars per day, the man was earning his wages and a little more, and the team was more than earning its feed, and I had to feed them anyway. Just at this time Mr. Sanford drove up and asked me if I would help him out in a business that he had at St. Catherines. It appeared that some man somewhere had defaulted and he had to take the manager away. As there was no one there that he had confidence in, he wanted somebody to go and look after things, take the cash for a few days and keep the keys.

This was a good sized retail clothing establishment called Oak Hall. It seemed an extraordinary thing to ask me to do, but as my younger brother Richard was doing the same thing in Toronto, and I had seen him at it, I felt sure that I could keep anyone from running away with the place for a few days anyway. So I went down as manager pro-tem and was there for about a couple of weeks. In the meantime I interested myself in the way clothing was taken into stock and sold out again, and learned the arrangement of the store. More for my own amusement than anything else, I set the men, five of them, when they were not busy, turning the place upside down and inside out, re-arranging everything, thinking it would not do any harm to turn things over once and see what was there. Whenever any odds and ends turned up they were put on a table in the middle of the room.

You may not think this would amount to anything in a stock of thirty or forty thousand dollars of ready-made clothing, but by the time we were through turning over that stock you would be astonished how many odd vests, coats, trousers, and odd everything else we found. Then I began to study up schemes of how to avoid getting these odds and ends in the future. The end of it was that on my return to Hamilton in two weeks, I handed in my report as to what I had done, said if I had stayed a few days longer I was going to have an "Odds and Ends Sale" of everything and clean up all these articles, but the main thing was, how to avoid repetition.

Sanford had a good laugh over it but eventually ran down to see the place himself, and was so well satisfied that he had a copy made of my recommendation and sent it around to six or seven other stores that he had, with orders to put them in force. As you may suppose, very much to the annoyance of the managers of these stores, for it soon came out where they came from, and one or two of them never forgave me.

However, it was this little experience that put the notion in Sanford's head that he worked out himself later on.

When I returned to Hamilton, I found that Mr. William Barker. solicitor and vice-president of the Hamilton Northwestern Railway. wanted to see me. He wished to send me up to the Canadian Soo with ten thousand dollars in Bank of Montreal bills, to buy a right-of-way into the Soo and across the American side, i.e., take options on the right-of-way so many feet wide at a certain price, pay a deposit down on the agreement, the balance to be paid as soon as possession was taken. There were no railroads in the Soo at that time, and no banks there, so I went to the end of the track in the northern part of Michigan; staged it across the Mackinaw Peninsula to the American Soo: and then across the river to the Albion Hotel, Sault Ste. Marie. I made this my headquarters for about a month or six weeks. During this time, after getting a good deal of information and assistance from Mr. Hamilton, the man who ran the government registry office there. I succeeded in getting the options I wanted. After paying out some of my money, I went back to Hamilton. On arrival there I was immediately faced with a proposition to take the train for Winnipeg, and delve into the affairs of the Manitoba This company had been operating for a Drainage Company. couple of years digging drains for the local government. land, was badly saturated all summer long making it almost impossible to farm.

Ten gentlemen had formed this company some years before. So far as I can remember, their names were: W. E. Sanford, C. P. Brown, Colonel Kennedy, Daniel McMillan, J. A. M. Aikins, J. S. Ewart, and four others, who put in one thousand dollars apiece. They had not been successful, the capital was pretty well exhausted but they had contracts that they were obliged to carry out.

I was requested to size up the situation as well as I could. First of all from Winnipeg, then to go out to Westbourne and Gladstone, look over the country, and endeavor to let some subcontracts for doing this work at a price that would leave a margin of profit for the company.

I went to Winnipeg, landed there the winter of 1881 and 1882, hung around the City, got particulars as to where this work was to be done, and conferred with the Public Works Department. I had the experience of seeing Winnipeg at the height of its real estate boom, when men thought they were making a fortune overnight. I also got acquainted with the different deals that Mr. Sanford had got himself into with all sorts of people that he had known down east; such as William McGregor, who was looking after the Schultz property, another McGregor of Emerson, Conklin and Fortune, who came from near Hamilton, J. S. Leacock, Colonel Kennedy, Duncan McArthur, and a host of others, not forgetting the king bee of them all, C. P. Brown, Minister of Public Works.

With all these men W. E. Sanford had various interests in real estate deals. He confided to me that he was exceedingly anxious to get out because he was sure a reaction was coming, the thing had gone too crazy. I interviewed all these people and lots of others whom I cannot remember now, and to each one I said, "Either divide up this property and give me the portion that Sanford is entitled to, or buy him out for cash or on terms."

It took a long, long time to get a letter to and from Hamilton in those days, but the telegraph was working well and I put up all sorts of propositions to Mr. Sanford over the wire. It is a pity there was a wire working because if I had been left free-handed, putting things down at what I figured their value would be if in Ontario, I could have sold everything. Some of Sanford's partners would not acept offers that I made, nor had they the money to buy him out, which they said they would willingly do. Eventually I did sell out, mostly to his partners and took short date notes in payment—all of which were eventually paid, but very reluctantly. Where I could not get cash or notes I took a share of the property.

I learned a lot about the real estate business between January and May. It was the twentieth of May before the floods had subsided so that I could get out west over what was called the Meadow Lea route to Portage la Prairie.

Eighteen-Eighty-Two was the year of the flood. We had snow and water such as I have never seen since. That was the year in which the new Louise Bridge was washed out; in that year the new city hall collapsed; it was the year in which we were rowing flat boats on the ditches and creeks for miles out on the prairie from Main Street, and over a newly graded street known as Notre Dame. There was a stream rushing across Main Street (where the Union Bank now stands) that would run a grist mill. However, I got to Gladstone in time for the celebration of the twenty-fourth of May, and saw a horse race trotted there in a snow storm. Mr. E. E. Best, school teacher, arrived there about the same day. We chummed up together, and have been friends ever since.

I went to Gladstone from Portage with ox teams round by Squirrel Creek (I could not get through by Westbourne). When we came to what is known as Dead Lake, south of Gladstone, there was so much water we had to abandon our team; get a flat bottom boat to pole across the water and hire another team to drive into Gladstone. The town was like an island! Westbourne Marsh pushing up through Woodside to the south of the Big Grass Marsh, (which covers all the country north) left Gladstone and about two or three thousand acres of land to the north of it the only dry spot, apparently, in the whole country. I thought I had surely come to a country flowing with mud and water. I would like to have gone

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home, but I had promised I would stay out west and look after the interests of the drainage company until harvest time, when I was to go home.

Eventually I got a boat and went up the river to the Big Grass Marsh, until I found where the old camping ground of the drainage company crew had been. Every strip of canvas had been taken away, the settlers said by the Indians. I was told afterwards by half-breeds that not one of them got a stitch of it but the white men. However, the water was so high that we could not put our foot on land at all. We slept that night on a raised platform, and like Noah, had to wait day by day for the water to subside. Meantime I had a hard time getting men to agree to go to work. It was too wet, and only for the fact that the spring was so late, and the railway had passed Portage (the end of the track was somewhere between Portage and Brandon) so that work was not easy to get, I don't think I should have got a man. However, eventually I got a couple of crews to work, one at Gladstone and the other at Westbourne. There was such high water all summer that although I let the contracts at what I thought were fair prices, after working with them myself a few days and finding out exactly what it was costing me per running yard, I decided the men who took the contracts made practically nothing. The best of the contractors, Ferguson, had seven hundred dollars to keep him over the winter; the other man, Poole, who lived on a farm, I am sure (by the time he settled up everything) could not have made two hundred dollars. ever, the following year, 1883, was a dry season, and following on at the same price, they both made money. Ferguson made between three and four thousand dollars, which was a good clean-up for a man who had made his living for years as a chain-man on a survey, and Poole and his family had money to spend the next winter.

The results of 1882 were a little better than the two previous years because there was no loss. It was however, so discouraging that after discussing the matter with the others who were interested, W. E. Sanford made a proposition to me that he would buy them out, which he did. I was to stay on with him and have an interest in the profits. The year 1883, being dry, (but not, please note, on account of my having any interest in the profits!) every thing went swimmingly, and so on up to 1887, when the work was completed. I was congratulated by the Public Works Department's Inspector, old Mr. McFadden, surveyor. We settled up with the government twenty-six thousand dollars to the good.

The ditches I had dug were, first, a ditch twenty-two feet wide, connecting the Big Grass Marsh to the White Mud River. It started just north of Gladstone and ran up as far as Grassy River. Then Grassy River emptied into it and formed a lake about eighteen miles long and six or seven miles wide, which overflowed into the White Mud River. I don't remember just how long this ditch was

but it must have been over four miles. It at once lowered the water in the Big Grassy Marsh very considerably, improved the river for navigation, and reclaimed a lot of land which has since been used for farming purposes.

The second point at which a ditch was dug was at Woodside, taking water from the marshy land west of Westbourne into the White Mud River. This ditch was only about four feet wide, but several miles in length.

The third point was at Westbourne, where there was a main ditch leading from the White Mud River about two and a half miles from Westbourne right through the heart of the Westbourne Marsh. It carried the water of the Beaver, Badger and Squirrel Creeks, which poured into this marsh down to the river. This ditch was sixteen feet wide and varied in depth. There was a tremendous rush of water as it was cut, but this gradually subsided and thousands of acres of good land were turned from marsh into good hay lands. No horses or machinery of any kind whatever were used in this work. Hay knives with long handles were used for cutting through the sod, which was taken out in squares like blocks of ice and pulled on to the banks. As the water rushed out it carried away a good deal of silt, leaving a good clay bottom.

It was a dirty wet job and I was glad when it was completed in 1887, and settlement made with the government. The Norquay government was in power at that time; they were very hard up for money but had plenty of cheap land. Whatever boom there had been in cheap lands and half breed claims, was all over by that time and a good deal of land was being sold for taxes at prices varying from fifteen to fifty cents an acre. The government was very glad to make settlement with the drainage company for fifty-two thousand acres of land, and title was granted direct from the Province of Manitoba to W. E. Sanford.

These lands were held by Mr. Sanford at the time of his death in 1899, and were sold as part of his estate at prices varying from three dollars to thirty dollars per acre, thus realizing a very handsome profit.

I was very anxious to sell my share profitably at one dollar and fifty cents per acre, as soon as they came on the tax roll, as I did not relish the idea-of putting up my eighth of the taxes. Sanford objected to this so I voluntarily relinquished all interest in them rather than pay up. I would very much rather have that money to buy lands at tax sale (at much lower prices) and then resell them quickly, which I did.

CHAPTER EIGHT

IT would be very wearisome to recite the various activities in which I was very quickly engaged, but I will just touch on them briefly.

In 1882, after the drainage work was closed for the season, I returned to my farm in Ontario, and was delighted at the prospect of putting in a quiet winter there, but I had no sooner settled down than Mr. Sanford sent for me. He asked me if I could sell my farm, or rather my interest in it, for I had only an Agreement for Sale on it, and my profit, and return to Manitoba immediately. He wanted me to sell by public auction the Townsites which he and others owned on the Portage Western and Northwestern Railway, of which he was the vice-president. He was shipping up a carload of merchandise to Winnipeg, to open a branch of his business, and was also committed, with several others, to the purchase of six sections of land just south of Brandon. This had been purchased under crop conditions, i.e., compelling half of the land to be brought under cultivation within a certain length of He wanted me to return to Winnipeg, take charge of his varied interests, clean up all his real estate, arrange for this land to be broken up, and also take the position of manager of the branch business, and in addition to complete the drainage contracts.

This looked like a big task to me, but having spent a year in the country I felt that I could handle everything except the wholesale clothing business. That I did not want to touch at all. As a matter of fact I did not want to sell my farm near Hamilton, and I was quite satisfied to have him find somebody else to run the drainage company. I flatly refused to entertain the idea and told him that I had then been over a year away from my wife and family, that it was not fair to them to go off for another winter, or longer, and that he must bear in mind that whilst I might make a little on the farm, I should probably lose as much or more on my livestock and implements. His reply was that he was taking a good deal more risk than I, because if I did not handle things right, I could easily lose thirty or forty thousand dollars for him, whereas all I could lose would not amount to more than two or three thousand dollars. My answer was that what I was going to lose was half of all I possessed, whereas he could afford to lose the large amount mentioned. He was very persistent, however, drove out to the farm, saw my wife, told her what a wonderful chance it would be for me, etc. etc., but I could not enthuse over it. summer in the Westbourne and Gladstone marshes had shown me the worst possible side of Manitoba, and although I thought the crops were wonderful, they were not mine. It seemed to me the only crop that I had to deal with was the tremendous crop of mosquitoes (for they were something fearful), but fortunately I was almost immune to their attacks. The fact is, that after being in these marshes, what with the sunburn and the glare of the water; with my black hair and dark complexion I passed for a French half-breed. It was not expected that a mosquito would trouble me as they usually did a stranger.

Finally, after playing the part of the importunate widow for a day or two, Mr. Sanford called me into his office, and these are his exact words:

"Now Riley, you give up your idea of planting out thirty-five acres of fruit trees on your place. Sell your Agreement, as you say you can, for a profit; sell your stock and implements; go back to Winnipeg as quickly as you can, look after my interests for, say a year or eighteen months, as I want you to. If at the end of that time you are not satisfied you can come back here and tell me just what it cost you and what is a fair remuneration and I will give you a cheque. Now this is a bargain as between two men. I don't want you to go away and write out an agreement and ask me to sign it; I have known you ever since you came to this country (I was married at his house); I am going to trust you with everything I have got out there, and you know me well enough to trust me, don't you? Now, will you do it?"

"Alright," I said, "it's a bargain. I will go and hunt up an auctioneer this afternoon, and the man that wants my farm." On the twenty-seventh of that same month, November, 1882, I was back again in Winnipeg, arranging with Jim Cooligan, auctioneer, to give me an hour and a half every other night, to sell off the townsites.

I was very skeptical about these townsites ever amounting to anything and I was very careful to advertise them as the property of the Honourable C. P. Brown, Colonel Kennedy, W. E. Sanford and others. I never signed my name to anything except as agent. I paid Cooligan between four and five thousand dollars per night commissions on the sales. Alfred Boreham and I and another wrote out all the Agreements for Sale. Of the hundreds of Deeds that were finally issued for the Westbourne, Woodside and Gladstone town lots, many were never registered; most of the subdivisions were eventually cancelled under an Act which Joe Martin introduced, and they reverted to farm lands.

That little job was soon done. The opening up of the branch business was another affair altogether. In that of course I had the assistance of an experienced man, C. F. Church, who had been with Mr. Sanford in his business ever since he started in 1865. He had been selling goods for him in Manitoba, and the Northwest Territories, ever since the Riel Rebellion of 1868, and knew all about selling clothing but nothing else connected were the business.

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My particular job was regulating credits because, although this was a branch, seventy-five per cent of all the goods that we sold were shipped direct from the factory at Hamilton, to the buyer. There were in those days enormous quantites of goods sold to the Hudson's Bay Company, I. G. Baker and Company, and T. C. Power and Company, the latter two firms having branches in the Northwest Territories with headquarters in Montana. Our staff consisted of myself, C. F. Church, W. S. Alley, (a nephew of W. E. Sanford, who came up from St. Paul); a bookkeeper and a warehouseman called McIver. McIver was a very fine type of man. He only stayed with me for about a year, but I should like to know what became of him. I never saw or heard of him after he left. He was replaced by a man called Jack Morrison, who had worked with me on the marshes. Later on he went to the States and became president of a bank. He was replaced by Rastus Davey, who stayed with the firm until after the death of Senator Sanford, and the closing up of the branch.

Charlie Church was frozen to death in a blizzard near Fort Macleod, having become lost on the prairie with a four-horse team, his driver and trunks. W. S. Alley is still living in Toronto.

Soon after organizing the branch I made arrangements for carrying on the drainage work by "piece work" during the summer of 1883. Then I turned my attention to the breaking up of the land at Brandoff. For this purpose I hired men, brought up a carload or two of horses, and gave each man a team. The season's work was that each man should break and back-set fifty acres of land, which they did. The land was a sandy loam and open prairie. It produced a very good crop the following year, but in the course of time the C.P.R. contracts were cancelled and the land was sold, excepting only an odd piece or two around Curry's Landing, which was the property of Mr. Sanford himself.

The men who purchased this land, all of whom were senators or friends of the government, had the idea that Curry's Landing was the place at which the railway would cross the Assiniboine, and that the end of the division, now at Brandon, would be located there. However, the C.P.R. cannily built a little north of this, as they did not propose to get shut out of any section of land that they wanted for divisional townsites.

I was a pretty busy man in 1883, running between Gladstone, Brandon and Winnipeg. It was a good year, things ran smoothly and I was able to take off sufficient time to drive from Winnipeg to Emerson, visiting the Hudson's Bay Post at West Lynne, then down through southern Manitoba, Shoal Lake, Fort Ellice, Medicine Hat, Morley, Edmonton, Battleford, Prince Albert, Qu'Appelle, and various other Hudson's Bay posts that I cannot recall now. It took me about three months to do this and I made some very lasting friendships among the Hudson's Bay factors. They were all a good deal older than I, and the only man left today is James

Thomson, who remembers my calling to see him at either West Lynne or Portage. With some of the men farther west I stayed for two or three days.

I carried a little wedge tent, some Oregon blankets and a buffalo robe. I am sure I did not touch the tent half a dozen times, for when I had to sleep out I simply threw it over the wheels of the buck-board to protect me from the wind and rain, and slept in the open. As I got farther west I made longer stops and got better acquainted. I had to rest my ponies, but finally got back to Westbourne with one of the ponies I started with, a very tough little gray mare. I cannot remember now what became of her, but I rode her, I am sure, up until 1887. When riding with some other men from Westbourne to Gladstone, I won a hat on a bet that I could canter her the eighteen miles without her ever breaking.

During this long drive I never carried any stimulants nor firearms of any description. Liquor was not allowed in the Northwest Territoriès without a permit, and I never took one out. All I took with me besides a few clothes were a few books and papers. I found that at these outlying points I was made very welcome: partly on account of the fact that I had a letter of introduction from Mr. Graham, the chief factor at Winnipeg (after Donald A. Smith), and partly because I was a stranger from outside and could tell them something of what was going on in the outside As you may suppose, mails were very few and far between. The factors used to come down to Winnipeg once or sometimes twice a year to make selections and get their orders O.K.'d I would say that at that time, with the exception of what they imported from England, the W. E. Sanford Company made for them practically all the clothing they used. This connection was started by W. E. Sanford in 1866, the year after he started business, when he came up to Winnipeg, and spent a winter in Manitoba. He formed a very close friendship with Donald'A. Smith, which he maintained until the time of his death.

I, of course, heard all sorts of interesting stories about the Hudson's Bay Company and the old, old times when the men used to be hired in Scotland and sent out to York Factory via Hudson's Bay, to serve their seven year's apprenticeship and gradually work their way up to be factors at the various fur trading posts in the far north. Later on, from Factor McDonald of Qu'Appelle, and others, I got most interesting stories about Donald A. Smith and his entry into high finance by the purchase of the St. Paul, Minneapolis and Manitoba Railway from the Dutch bondholders, in partnership with J. J. Hill and Commodore Kitson. This purchase was made at the rate of twelve and a half cents on the dollar of its bonded indebtedness and was the foundation of the fortunes of both Donald A. Smith and J. J. Hill, but all that is another story. W. E. Sanford had some portion of Donald A. Smith's one third

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share, just what I never knew, but it accounts for the close friendship between them, and may account for the Hudson's Bay Company liking the Sanford goods so well.

By the spring of 1883. I was tired of being up here alone, and was also pretty well decided that I would stay here for a few years and try to make enough money to take me west, probably to California. Possibly I was influenced as much by the fact that I made a couple of mistakes, for in the fall of 1882, I had the halfbreeds put up a lot of hay for me at Westbourne, which cost me a dollar and fifty cents per ton in the stack. They also cut a lot of oak cord wood at a dollar and fifty cents a cord, both of which I found were not wanted in the spring of 1883. I thought I was out just that much money. However, a man came along with a drove of cattle and gave me five dollars per ton for my hay early in the spring before the grass was started. He held his cattle there until they ate it all up. By that time he could drive them a hundred miles farther to their destination. Then some railway contractors on the Portage, Westbourne and Northwestern Railway bought my cordwood at five dollars per cord. I concluded that this must be the right country for me, so in the spring of 1883, my family came up to join me and my furniture was shipped up in a car through the States.

It so happened that Mr. and Mrs. James Dowler and their family were on the same train coming right through to Winnipeg. A lasting friendship was formed on that journey between the two familes. Mrs. Dowler having been the closest, friend my wife ever had, and her sister becoming my second wife. It looks as if this friendship between the Rileys and the Dowlers will stand for generations yet to come.

A good deal of our furniture had been made by me at odd times, and in addition a great many "hooked" mats, woven mats and rag carpets had been made and used in Ontario. My wife brought up eighty-six yards of newly woven, home-made carpet, the rags for which she had sewn during the time that she was waiting in Ontario, for me to come back. These rags were shredded up into strips about half an inch wide, stitched together, wound into large balls and taken to a weaver, who wove them into carpet. The first house we had in Winnipeg, on Furby Street, in 1884, was carpeted throughout with home-made carpet. I don't think we were ever any more conffortable with Brussels carpets or Persian rugs.

From 1883 to 1895, I did a great deal of travelling all over the West. I am sure I was away at least half my time as I made it my business to call on every customer of the Sanford Company once every second year, simply to get acquainted with him. I never carried samples I had nothing to sell—I was not collecting. I was simply sizing up the man and his business and getting acquainted with him. I attributed to that the fact that the Sanford business in this country increased tremendously. The

local house never paid. We did not encourage selling out of it; it was only a sorting stock. Seventy-five per cent of all the goods we sold, and more—(the orders were sent down to the factory at Hamilton, where the goods were made), were shipped direct to the merchant who wanted them, whether he lived at Port Arthur or in Victoria, B.C.

By reason of this travelling it is not extraordinary that people from all parts of the country got to know me by name or by sight, I formed a great many friendships with such men as William Garland at Portage, Trotter at Brandon, Pat Burns of Calgary, MacDougal of Edmonton, and hosts of others, most of whom, I am sorry to say, have now passed away.

I was frequent; backwards and forwards between Hamilton and Winnipeg, always travelling via St. Paul, Chicago and Buffalo. I went down there to consult with Mr. Sanford and others, and also to select goods from their stock suitable for our sorting trade.

In 1887-1888, I was elected to my first public office and served as alderman of the City of Winnipeg, Alex. Macdonald being my fellow alderman in Ward Two. Lyman M. Jones, who afterwards was head of the Massey-Harris Company of Toronto, was mayor of the city.

I have mentioned that in 1887 W. E. Sanford obtained title to fifty-two thousand acres of land from the government in payment for drainage work done by the drainage company. Twenty-five thousand of this was around Westbourne, and very suitable for farming and cattle raising. As we did not expect to find sale for it for many years, we organized a company known as "The Westbourne Cattle Company," put up some buildings, bought sixty or seventy brood mares and four hundred odd cows with calves, and started a stock farm in a modest way, because out West that would be considered only a small beginning. We built a house and some rude sheds and very soon increased our cattle to a thousand head, and our horses to two hundred. I was manager of the company, and George Davey, who had lived on a neighboring farm at Hamilton, was foreman in charge.

My particular business was to do all the buying and selling, his, to put in and take off crops and look after the livestock. I have no record of the number of cattle that we sold, but one year I sent a train load, mostly steers, through to Montreal. There were two hundred and fifty steers on that train, all raised by ourselves and all good export cattle. I did keep a record of the horses that were sold off that farm in the ten or twelve years that we ran it; six hundred and sixty-seven head of horses, all but the original stock being of our own raising. The most remarkable thing, perhaps, is that I was paid in full for all but two of them, though I admit that some of the mares were grandmothers before they were fully paid for. The one rule I made was,

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that I sold no cattle on credit, but spot cash on delivery. For the horses I could not make any such rule, but endeavored to get a minimum of twenty-five dollars down. Without any exception whatever, I took a lien note on the animal sold. If any man objected to giving me a lien note because his standing was good in the community and so on, I said, "Very well, go to your banker and borrow the money." I had one rule only for high or low, rich or poor. I found that some of my customers who considered themselves of the very best financial standing to be the slowest payers, but that is by no means an unusual experience in business.

In 1889 Mr. Sanford, having lost his original partners either by dissolution or by death, organized his business into a joint stock company known as the W. E. Sanford Manufacturing Company. Rather against my will I took stock in it and was one of its original directors. It was against my will, not because it was not a very successful business, but because I had no liking for merchandising or manufacturing? I liked selling horses, cattle, grain, and any sort of farm produce, but I did not want to sell any kind of merchandise, wholesale or retail, it made no difference to me. I have had in my time several offers to go into partnership in such business, some of them rather attractive. I have been interested in retail stores and once had no less than four on my hands at the same time. I had been obliged to take them over to save the Sanford company from loss, but came out alright on them. I took an active interest in the buying of goods for those stores, but they were sold again just as quickly as I could take out the money the company had in them. I cannot imagine any greater drudgery than for any man to be tied down for the whole of his lifetime looking after the little details of any sort of store, the same thing every day the year round. To me there is more variety in any other line of business that I know anything about.

My interest in the Sanford company was not large, but I paid cash for it. Sanford's statement to myself, Greene, Sweet and Oliver, was that we could take our dividends or profits and invest them in the stock of the company at par until we had forty-nine per cent and he fifty-one per cent. I never took any profits, but let them accumulate against the purchase of shares. The other men, instead of paying for their shares, simply paid six per cent interest on the par value of them and, as the company paid thirty-three and one-third per cent profit the first three years, took the balance of their dividends in cash to build themselves fine homes. The consequence was that at the end of four years I had a good deal more than doubled my holdings and they had not paid for a solitary share.

Then I approached Mr. Sanford and told him that I would like to have a real interest in the business and offered to buy a further twenty-five thousand dollars. This he did not receive favorably. The next year, although the business had been just

as prosperous as before, he instructed all the earnings to be paid in to a special contingency fund and paid no dividend of any kind. I asked him the reason why, and told him again that I wanted and the twenty-five thousand dollars. When he said that that would upset the other directors, I said, "Very well then, I won't hold you to what was probably an ill-considered proposition on your part. I will ask you to buy me out," which he did.

This was just about the time that we started The Great West Life Assurance and The Canadian Fire Insurance Companies, and accounts for my looking around for other interests.

Investments

WHE I first came up here I was able to realize in all about thirty-four hundred dollars. I made up my mind that I would live on what I could earn and that the thirty-four hundred dollars I would keep turning over and put by as a fund for the education of my family or the protection of my wife and myself in old age. I kept track of that original thirty-four hundred dollars until by continually turning it over whenever I got a chance and taking a profit, it assumed the very respectable proportions of eighty-eight thousand dollars, a good illustration of what can be done by compounding interest and turning your profits into capital.

I do not mean to say that I was always successful. The verv first piece of farm land that I bought cost me two thousand out of my thirty-four hundred dollars. After holding it for a great many years I sold it for one thousand dollars, so got awaye to a bad start, which, by the by, is often a good thing to do. At the same time I bought tax sale and cheap lands, half-breed claims, etc., and turned over thousands of acres without ever seeing them at prices from twenty-five cents up to a dollar fifty, always buying for cash and selling for cash. I almost invariably took any profit that was offered me. It never worries me a bit when men tell me that a lot I sold for a few hundred was resold for as many thousands." I was always satisfied to take any modest profit and buy something else: I enjoyed the active trading and was always able to sleep soundly because I practically bought and sold for cash only. I would like to emphasize the value of taking small profits. I had in each case made a good return on the small investment and had my money to use as I liked. In those days I never kept a dollar idle nor did I ever make a large profit on any one deal.

When the Bank of British North America opened a branch in Winnipeg about 1888, I had account number 1, and they gave me a credit of twenty-five thousand dollars. I did not really want it except as a reserve so that I could keep all my money working. could thus always keep my own account a little overdrawn. Later on, other people sent me money to hold for awhile. When I deposited these sums in my account it looked as if I had a good credit balance, when really none of it was mine. I am sure that there was, on the average, a very large sum to my credit with them until I transferred my account to the Union Bank. same credit with the Union Bank, but never was a borrower to any Once I borrowed eighty-eight thousand dollars from the Union for about ten days in order to complete a deal for a companywith which I was connected. Another time I borrowed one hundred and sixty thousand dollars from The Royal Bank to complete a deal I was making for myself and an associate in the winding up of the McPherson Company. These are the only two large amounts that I ever borrowed from anybody.

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I never signed but one mortgage in my life, and that was to finance the brick store which I built in 1889, at Portage for William Garland. I had arranged with Willie Alley that he and I should put up this store in partnership, but when it was decided that he should move down to Toronto, he did not want to go on with the deal. I therefore borrowed on mortgage six thousand dollars for five years at six per cent; probably at that time the only six per cent loan that had ever been made in Portage.

I mention this because I know there is a general feeling abroad that the man who does not betrow freely cannot make money. These people forget that for every dollar of borrowed money you have to pay interest, and that eats heavily into your profits. It is much better to worry along with a risky deal where you have only your own money invested than it is to have borrowed money invested, which you have to pay back, unexpectedly. Shakespeare was right when he said: "Neither a borrower, nor a lender be; for loan oft loses both itself and friend, and borrowing dulls the edge of husbandry."

Early in the nineties times were very hard and we were very much starved for ready money in the West. One day a number of us, who happened to be gathered together for some other purpose, were discussing what would be the remedy. I remember stating that our trouble was that our wheat and cattle went out in the fall of the year for cash but immediately we had to send it down East to pay our obligations; not only for merchandise but for exerviting else, such as interest, life insurance, fire insurance, etc. I used the illustration, that our money came up like a tidal wave, and then receded, leaving us just as high and dry as we were before. What we needed was money centred in the country, like water in a pond that never dried up. Later the statement was made by some that if any enterprise was started in Winnipeg that would bring money into the country instead of sending it out we ought to support it.

J. H. Brock, who was always a good friend of mine, was one of this party. Some months after, he came to me and said he had always been impressed by the illustration I had used on that occasion. He had a great notion to start a Life Assurance Company that would keep every dollar of the premiums it collected, invested in the West—where a good rate of interest could be earned. Such a company would accumulate money from outside and bring it into this province. He knew something about the life insurance business as he had a brother in that line in New York. I knew nothing, but I had great confidence in him and told him I would be very glad to back him up if he would start the thing going. This I did, and I not only took an active part in the organization of The Great West Life Assurance Company, but have kept up my active interest to this date. We have today, invested in The Great West Life, close to one hundred million dollars; about one third of which

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is collected west of, and the balance east of, the Great Lakes, but the great bulk being *invested* in the territory between the Great Lakes and the Rocky Mountains.

This was my first experience in assisting in the organization of a company. Before that, I had received my first invitation to accept a directorate. That was at the invitation of Lieutenant-Governor the Honorable J. C. Aikins, who was president of the Manitoba and North West Loan Company. The entire business of this company was in the West but its headquarters were in Toronto. He wanted a director in Winnipeg to join two others who would look after the interests of the company here whilst he went down and took up his duties as president in Toronto. I accepted, and that is how I became interested in a financial corporation.

In 1893 things reached a climax with loan corporations in all parts of the British Empire. In Australia all the banks but one, suspended, at all events temporarily, and practically all companies that dealt in mortgage loans were under suspicious scrutiny by their debenture holders, most of whom resided in Great Britain. Canada was not in/so serious a situation ás Australia, as the situation did not affect the banks. However, all the loan corporations were feeling the strain, owing to non-payment of principal and interest by the borrowers. It is not exaggerating to say that for the three years prior to 1894, the farming industry—the great industry of the Dominion of Canada—was conducted at a loss, and this had its effect on all the manufacturers and dealers in the Dominion. Great Britain had been the market where Canadian loan companies sold their debentures. As soon as the debenture holders began to be alarmed at the situation, probably as many accountants, as would have made a fairly good ship-load, were sent over to make investigations as to the solvency or otherwise of all sorts of financial institutions doing business in Canada.

Looking back now, it is easy to see that if all these examiners had got together and reported that every industry in the Dominion had been selling their products at a loss for three years, this condition would soon have been rectified. A country as rich as Canada in natural resources could not long be held back, and no shareholder or debenture holder would have lost a dollar of his capital. As it was, I do not think any debenture holder in any company ever did lose anything, but there were some cases in which the shareholders in small companies did suffer by enforced liquidation.

No such report, of course, was sent in, but various recommendations were made, among them that there should be amalgamations of some companies and voluntary liquidations of others. The first company of which I was a director—the Manitoba and North West Loan Company—was one of the first that came up for inspection. The result was that a company of which Senator Cox was the president, made a written offer to purchase the common shares at

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fifty cents on the dollar and take over the company as a running concern, assuming its assets and liabilities. Some of the directors and shareholders of the company were favorable to the acceptance of this offer; others, notably those who lived in Winnipeg and really knew more than the men in Toronto, about the value of its assets—which were all in Manitoba and the West—were of a different opinion.

Just at the height of all this agitation the annual meeting of the shareholders, at which this proposition would be submitted, was called in Toronto. This meeting went into session at twelve noon and continued without adjournment until after seven-thirty in the evening. It resulted in Cox's offer being refused and all the Western directors except myself being dropped from the Board. I was rather surprised at my being re-elected a director as I had opposed more strongly than anybody else both the sale and the liquidation of the Company. I had even gone so far as to recommend that the Toronto directors should not again be elected but that the whole Board be selected from among the shareholders who resided in the The whole capital of the company being in-City of Winnipeg. vested in that city and in the West. The Reverend Dr. Warner. who held some financial office in the Presbyterian church, told me afterwards that he was voting on a very large block of the stock owned by members of his church in Ontario. It was his votes that held the balance of power between those who favored or opposed liquidation or sale, and the dropping of either the Winnipeg or Toronto men, from office. He said he had been very much impressed with the statement I made that instead of winding up the company it should purchase one or two other companies that were supposed to be for sale, and consolidate them all into one good large company. He was also interested in my statement that if the company would postpone liquidation for a year or two, nothing could stop it paying one hundred cents on the dollar to its shareholders, for there were signs that the West was through its worst troubles and that there was daylight ahead. He complimented me on the fight that had been put up by myself and Mr. J. H. Brock on behalf of the shareholders that wanted to continue, and stated that as he was convinced that I knew more about the business than any of the other directors he had decided that I should remain on the Board and voted for me, but not for any of the other Western men. I thanked him for his confidence but told him that I would not remain on the Board any longer than was absolutely necessary and, indeed, sent in my resignation after my return to Winnipeg. However, I did have the satisfaction of seeing the company liquidated slowly and it not only paid one hundred cents on the dollar, but also six per cent interest. After everything was cleaned up there was still some six thousand dollars remaining and this, most extraordinarily was voted to the director who had been most strongly in favor of selling out? This meeting, although not extensively reported in the papers, created a good deal of interest in Toronto financial circles.

A few days later I was asked to attend another meeting at which practically all directors available for Canadian loan companies were invited to be present, for a general discussion over the loaning situation in Canada. At this meeting I happened to be seated by the side of John Herbert Mason, Managing Director of the Canada Permanent, and George Gooderham. Many other. gentlemen who were interested in loan companies were present. I listened for probably an hour and a half, somewhat impatiently, to the views of a great many men who were inclined to be very pessimistic as to conditions generally, and who were particularly severe on Manitoba and the West. Practically blaming all the trouble that there was, on the building of the Canadian Pacific Railway, and the opening up of so much new country (thereby lowering the prices of both wheat and cattle). They deplored the amount of property that had been acquired by loan companies and could see nothing but disaster ahead.

I had not intended to say anything, but the constant references to the ruination caused to Canada generally by the opening up of the West had made me indignant, and I finally got on my feet and "ran amuck" for awhile. (I had already served two years on both the City Council and the School Board and was well used to "scrapping"); I asked them, "Who was it that had suggested, then financed, and then built the Canadian Pacific Railway? It was, of course. Ontario and the other eastern provinces; there was only a handful of people in the West in 1868." Then looking all around the room and recognizing only one or two faces that I had ever seen in the West, I asked them who there thought himself competent to criticize the West; never having been one hundred miles west of where he sat and to whom it was an unknown country. described as most ridiculous the policy, that they were pursuing, . of foreclosure and selling properties for anything that they would fetch, until people had begun to consider property as a liability rather than an asset. I quoted instances where farms had been sold for half the cost of the very moderate buildings that were on them—and city dwellings likewise! I urged that the only sane plan was to keep properties off the market until there was a demand for them. I admitted that wheat had been sold for the last three years at an average price of about fifty cents a bushel, which was, on the average, twenty cents below the cost of production; high class export cattle at from three to three and a half dollars a hundredweight, which was twenty-five per cent below cost of I told them that these things must improve or the farming communities would be wiped out entirely. It was not helping matters to sell out farms in the rural districts, and homes The only way that I could see for loan companies to save the situation was to have a general understanding that not a single piece of property would be sold out, by any corporation, under a mortgage sale, for less money than had been advanced on it when the loan was made. As these loans were always less than

fifty per cent, and probably did not average forty per cent of the appraised value, they would be cheap enough at that price to anybody who wanted them. There would be no market at that or any other price until they could be used.

After I sat down, Mr. Mason, who knew me well, being one of the few men in that room who did know the West, put his hand on my shoulder and said, "Riley, you are young and inexperienced or you would not have made such a speech as that in such a meeting as this." I answered that I might lack experience in some directions but I certainly knew more about the West after living there for twelve years, than nine out of ten of the men there present, and that, as I was between forty and fifty years of age, I did not consider myself very young. Turning to Mr. Mason and a few others who surrounded me, I said, "I will go on record, gentlemen, in telling you this, that men who have any money at all in the West will make fortunes out of buying the properties that you are forcing onto the market for prices that are ridiculous."

I mention this here because I found out afterwards that the statements I had made at the Manitoba Mortgage Company's meeting, and the statements I made at this gathering, had set some of these men, more experienced than myself, thinking. A few days afterwards, I was asked to meet Mr. Mason, Mr. Gooderham, and a few others and was told that there was a proposed amalgamation of four loan companies—headed by the Canada Permanent—and it would form the strongest loan organization in Canada. If I would qualify, by purchasing stock, they would gladly give me their support and could assure me a seat on the board of directors.

As soon as everything was adjusted, I was elected and remained a director on this Board for ten years. By that time I had organized The Northern Trusts Company and was entering the field as a competitor with them for loans in the West. Mr. G. F. Galt, of Winnipeg, was also elected a director, and he and I were the only two men outside the City of Toronto, and the youngest men on the board!

This put me in touch with the Gooderhams, C. W. Matthews, and many other leading Toronto men, because I was frequently in Toronto and always took every opportunity of attending their meetings. If I have time later on, I can easily show how my connection with these people assisted me in other ways. Perhaps, even, gave me a standing, beyond what I was really entitled to, as a financial wizard, because the forecast that I made of the situation in loan companies turned out to be exactly right!

The amalgamated companies, for instance, had one million and thirty thousand dollars of residential properties in the City of Toronto foreclosed in their Property Account. This property was sold on the market at every opportunity, at prices, that, although it made-them show a profit on the books, did not actually realize

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more than half the cost of the building. The terms were very liberal, extending over long periods, and at low rates of interest. In two or three years time, the buyers, having kept them rented in the meantime, sold them at more than double their purchase price! The buyer even then was getting cheap property, because, with the return of better conditions generally, in the Dominion, the cost of the building went up, not down.

CHAPTER TEN

THINK this is the time for me to introduce a list of the various boards of financial institutions on which I have served from 1887 to date, giving them in the order in which I joined them. Those marked "*" I am still serving on; those marked "†" I have resigned from; those marked "‡" have been liquidated or merged and have paid one hundred cents on the dollar or more. I can truthfully say that I never asked for a seat on any board, and I joined these companies always at the invitation of others who wanted me because they thought I could render service that would benefit the company itself.

Directorates in Financial Companies

Director Manitoba and North West Loan Company.

†Director Canada Permanent Loan-Company (ten years).

- *Vice-President The Great West Life Assurance Company, 1892.
- *President The Canadian Fire Insurance Company, 1896.

‡Vice-President The Union Bank of Canada.

*President The Northern Trusts Company, 1904.

- *Vice-President The Northern Mortgage Company, 1910.
- *Director Companie Hypothique of Antwerp (Belgium).
- *President The Canadian Indemnity Company, 1912.
- †Director Canadian National Railways, 1917-1922.
- *Director The Royal Bank of Canada.

In addition to the above mentioned financial corporations, I have held seats on various municipal, educational and charitable, institutions:

- Member of the Council of the City of Winnipeg, two terms of two years each, 1887 and 1888, and 1907 and 1908.
 - Member of the Board of Directors of the Winnipeg General Hospital.
 - First Chairman of the Board of the Winnipeg Hospital Commission, having charge of the T.B. and Infectious Diseases Hospitals for a term of five years, and served another year, making six years in all.

Director of Wesley College.

Member of the Winnipeg School Board (1891-2-3).

Member of the Council of Manitoba University.

Member for five years of the Board of Governors of the University of Manitoba.

Member of Trustee Board of Grace, MacDougall, Young and Broadway Methodist Churches.

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Also, in addition to the above, I was for fifteen years or more president of what was first established as a Newsboys' Club, and then later on known as "The Winnipeg Boys' Club.", A nonsectarian body organized for the purpose of keeping boys off the streets who might otherwise be tempted to fall into criminal ways. The great majority of these boys were the sons of day laborers whose homes were not particularly attractive. This club gave the boys an opportunity of finding recreation such as they could not get at their own homes or elsewhere, and was kept open from six until ten o'clock every evening of the year. I think it did more good for the moderate amount that was spent on it than any institution of its kind that I ever had anything to do with. These boys would not accept free membership to the Y.M.C.A. because the crowd there was, as they said, "too tony" for them, but they would come into these quarters, keep the place clean themselves, repair plumbing, lay down new floors and make themselves handy in a great many other ways. They took a great deal of interest and a good deal of pride in their rough and ready club, and we put up teams that could play baseball, football, and hockey with any of the juniors of the City.

THE RILEY GROUP

Of the various companies that I organized or helped organize the one that gave me the most anxiety and hardest work was The Canadian Fire Insurance Company. I mentioned assisting Mr. Brock with The Great West Life, and that I was at one time its largest individual shareholder.

A year or two after The Great West Life was a going concern I was president of the Winnipeg Board of Trade. We had very serious differences of opinion between the Council of the Board of Trade and the Board of Fire Underwriters, partly on account of the ratings, but more especially on account of conditions which we considered much more onerous than the conditions that were imposed for similar risks in the East. One discussion we had grew quite hot and I warned the Underwriters that if they persisted in their present attitude the Board of Trade would among themselves organize a fire insurance company and issue policies with absolutely no special conditions whatever and show them how business ought to be conducted.

Receiving no relief from the insurance companies, and after consultation with my friends, I purchased the charter of a fire company, already in existence, for two hundred dollars, and started out with the idea that we would also purchase three or four smaller companies, consolidate them and start out with the nucleus of a business. When I came to discuss the matter with the directors, managers, and solicitors of these other companies I found there were so many obstacles in the road, i.e., who was to be a director, who was to be manager, who solicitor, etc. etc., that we would never be able to get anywhere, and so I dropped the idea.

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Then I called together the Council of the Board of Trade, told them I had obtained the charter and asked how many of them would invest in the company an amount equal to my investment, and four or five said they would. So without committing myself to anything I said, "Very well, if you will do that I will go ahead, but we will leave the matter of the appointment of the board of directors, and the management of the company until after we get a little stock subscribed. It must be distinctly understood that there will be no agreement by anybody as to what will be done in regard to the board or management until we find out where we are at with regard to the capital stock."

I then called the Council of the Board of Trade together again. I had it in my mind that J. H. Ashdown, who was really the pioneer merchant of the City of Winnipeg, and who had been in business the longest of any prominent man in the city, should be the first to subscribe on the Share Register. I turned to him and said, "Now Mr. Ashdown, your name begins with "A," you start this subscription list." He very deliberately signed his name and wrote in his address. Then I said, "Hold on, Mr. Ashdown, you do not know how many shares to sign for." "Well," he said, "why not?" "Because," I said, "you don't know how many I am going to sign for. 'You are one of those who agreed to take the same amount as I would."

"Well," he said, "what am I to write?"

I answered "Twenty thousand dollars."

He laid the pen down, looked at me and said, "Are you in earnest, Riley?"

"Yes," I said, "I certainly ami."

"Don't you think that is more than is necessary?"

"No," I said, "I do not. I want five men here to sign for one hundred thousand dollars as the original subscribers to this stock, and if we cannot get that here and now, so far as I am concerned, we will have to let the matter drop. The reason we have not been able to succeed in establishing, in this city, a fire insurance company that amounted to anything, is because the founders and directors of the company had not enough stake in it."

He hesitated a few minutes, then said, "How much do we have to pay down?"

"Ten per cent, that is, two thousand dollars, Mr. Ashdown."

"What about the balance?"

"As it may be called, but it will be restricted to ten per cent per year."

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He took his pen up again, signed for twenty-thousand dollars and was followed by three others and myself, so that Ashdown, Crowe, Stobart, Campbell and Riley headed that subscription list with the first hundred thousand dollars. We paid in ten thousand and were elected the provisional and first directors of the company.

The total cash capital paid into the Company was one hundred and ten thousand dollars. Its position today is that it has got a million dollars of paid up capital, the difference between the hundred and ten thousand dollars and the million being paid out of profits. It has a surplus of another half million dollars and for many years has been distributing a cash dividend each year of one hundred thousand dollars to its shareholders. It has thus vindicated the first slogan that I furnished it with, namely, "Not the biggest, but the best," for it is easily the most successful of the Canadian companies.

CHAPTER ELEVEN

A LITTLE later, I was invited to join the directorate of the Union Bank of Canada, a company that had its headquarters in the City of Quebec. It was organized in 1845, and had then a capital of a little over a million dollars, gross assets of about fifteen million dollars, and had recently opened up branches in the three western provinces. Mr. John Galt, E. L. Drewry, and myself were the western directors of the company. We met every week in Winnipeg and attended meetings occasionally in Quebec.

In a very short time the Union Bank began to make itself felt in the West, having opened up several branches, most of which earned profits from their first year's operations. Business increased rapidly and in a very short time we found that we were making far more money for the Bank in the West than they were making in the East. At a certain annual meeting held in Quebec, I obtained from the President, the Honorable Mr. Sharples, and the eastern directors, permission to move a resolution to the effect that it was expedient to move the headquarters of the Bank from Quebec to Winnipeg, hoping thereby to find out what support that would receive from the shareholders. I am sure that the eastern directors of the Bank were well satisfied to let me move this resolution so as to get the matter disposed of. They knew that the general manager was opposed to this policy, and I believe my own associates in Winnipeg, whilst they would have liked to see the Bank moved to Winnipeg, had no thought that such a resolution would be carried, at all events, for some years to come.

I put in about three days work collecting statistics and making comparisons between eastern and western business and made out a very strong case. So much so in fact, that whilst there were many large shareholders present, who had heard the rumor and intended to oppose it, finally decided to approve of the principle of the transfer. They were right in doing so, because from the time the Bank's headquarters were moved to Winnipeg, its capital increased, shares rose in value from one hundred and ten to one hundred and fifty dollars, and the assets of the Company increased to over one hundred and fifty million dollars.

In the meantime the former general manager had been retired. He was succeeded by his nephew, a very energetic, resourceful man, but I was so impressed with the fact that he was ignoring the authority of his board and doing so many things first and getting them confirmed afterwards that I became alarmed, retired from the Board and sold my holdings.

A few years later the Bank got into very serious difficulties in dealing with foreign exchange. I never knew, nor wanted to know the exact particulars, but the end of it all was that the undisclosed reserves of the Bank were not only wiped out but a large part of the ordinary reserves as well, dividends had to be

reduced. There was an examination of the whole affair, and it was reported on to the Bankers' Association and also to the Department of Finance at Ottawa. Then, greatly to my surprise, I was shown a letter from the president of the Bank of Montreal, and was summoned to an interview with the Minister of Finance, at Ottawa. Both of these gentlemen stated that they thought it very desirable that I should rejoin the directorate of the Bank. They assured me that if I would do so both the Government and the Bank of Montreal would, in the event of there being a run on the Union Bank, give any assistance that was required. They were well satisfied with the solvency of the Bank, as also were the other members of the Bankers' Association.

I, therefore, purchased sufficient stock to qualify, went back on the board, but refused to take my old position as vice-president. However, I was appointed chairman of the executive committee.

One day, like a bolt from the blue came a proposition from The Royal Bank of Canada to take over our capital stock on a basis of one hundred and twenty-five dollars, their own being two hundred and fifty, in other words two shares of Union for one of Royal. This was finally accomplished and was an exceedingly good bargain, because, whilst the Royal Bank shares that we were paid with were valued at the time at two hundred and fifty, today they are worth over four hundred and are paying a dividend at the rate of sixteen per cent. The Union Bank shareholders were exceptionally well satisfied with the transaction.

Mr. Allan and myself, from the City of Winnipeg, were invited to take seats on the board of the Royal Bank. The section of the board of directors that meets at Winnipeg weekly exercises a general control over Western Canadian business. I never regretted my return to the Union Bank board, as I have no doubt it did help to stabilize things.

Organization of The Northern Trusts Company.

The Canadian Fire Insurance Company was well under way to prosperity, but, having suffered the misfortune of losing my wife, in October, 1902, I found it necessary to draw a new will. Having been named previously, as their executor, by several of my friends doing business in the City of Winnipeg, I started out one afternoon to get the consent of two friends to act as my executors under this will. To my surprise I met with the politest sort of refusals! Some said they were older than I, others that they would be quite willing to act if everything could be disposed of in a year or two,—but admitted that such a course might not be advisable. So, after a week or two of consideration, I made up my mind that there was an opportunity for the formation of a trust company in the City of Winnipeg, modelled along the same lines as The Toronto General Trusts Co., and that the principal business of the company would be the administration of testamentary estates. Therefore, one

afternoon I asked eleven of my friends to join me in talking the matter over, with the idea that this company would be the administrator of our own estates and of any others who might wish to appoint the company for that purpose. We felt that although there were Montreal and Toronto trust companies doing business under agencies in the City of Winnipeg, it would be far better that such a trust company should be conducted under a Winnipeg board of directors.

This was the genesis of The Northern Trusts Company. We organized with a capital of two million dollars, one million of which was offered for subscription. Instead of having to go and solicit one's friends and neighbors to come in and subscribe, as had been the case with The Great West Life and Canadian Fire Insurance Companies, the success of those two institutions had such an effect on the general public that instead of receiving subscriptions for one million dollars we received subscriptions for one and a half million, and therefore issued certificates for that amount of share capital.

At the meeting for organization, George F. Galt was elected president, and remained in that position until his death. G. R. Crowe was elected vice-president and also remained in that position until he died. I was appointed managing director. I made the statement that I would look after the interests of the company for the first two years free of any remuneration, but at the end of that time I proposed to hand over to the company for administration some estates and agencies that I held personally. I would then expect such remunerations as the directors might decide upon. For two years the company was conducted on this basis and at the end of that time I handed over more than half a million of agency monies.

The Company paid a dividend at the rate of four per cent per annum the first year, and gradually increased it up to eight per cent, then, having reverses in 1921, decreased it to four per cent. At the time of writing the company has under administration the very respectable amount of twenty-four millions of trusts and estates.

The Northern Mortgage Company

A few years after The Northern Trusts Company had got onto its feet, somebody suggested organizing a loan company for the purpose of loaning money to farmers and others in the three western provinces. The idea being first to subscribe three million of common stock, half of which would be paid up; then to issue one million of five per cent preferred stock, repayable after seven years with a bonus of two and one half per cent. So we had almost from the first three and-a half million dollars of money at our disposal. The underlying idea was that we would open up a branch in London, England, and sell four per cent debentures to the various Life and

Fire Insurance and Trust companies over there. We had authority under our Act of Incorporation to issue such debentures up to four times the amount of our capital.

We got everything under way in good shape and in July, 1914, we arranged to open an office in London. The Great War, however, broke out in August and we closed up. Realizing that there was little opportunity of getting four per cent money in England, or elsewhere, for some time to come, we never sold any debentures, as we could not afford to pay a higher rate. Having taken money from our shareholders with the avowed object of lending it, mainly to farmers in the three western provinces, and now finding that the farmers were being loaned money by their own provincial governments, we recommended that the shareholders make a voluntary liquidation of the company. This is now in operation.

The Canadian Indemnity Company

For some time, some of those interested in The Canadian Fire Insurance Company had been discussing the question of establishing a company for the purpose of writing hail insurance for the farmers of the West. It is a risky business but we thought that by a judicious distribution of risk we would be able to make a success of it, and certainly there was ample room for such a company. Thus, was brought into existence in 1912, The Canadian Indemnity Company with ten shareholders who subscribed three hundred thousand dollars and paid up thirty thousand. In the course of a few years the balance of the three hundred thousand dollars was paid up out of profits.

Later on, the powers of this company were extended, and the capital increased by an additional two hundred thousand dollars in cash, (bringing it up to an even half-million dollars). At the time of writing the company is doing an extremely variegated insurance business all over the Dominion of Canada, and in the Pacific Coast cities of the United States of America.





THE RILEY FAMILY, WINNIPEG, 1903 (Seated) Sanford, Lavinia, Maud. (Standing) Conrad, Harold, Herbert

CHAPTER TWELVE

My Family.

I HAVE no intention whatever of writing any lengthy statement concerning my family or their doings, but for fear any of them might feel slighted at not being mentioned I will put them on record.

My oldest son, Robert Sanford Riley, was born in the County of Wentworth, Ontario, on the twenty-sixth of July, 1874. He was educated in the public schools of that County until he came out to Manitoba in 1883. Then he attended public schools and the Collegiate Institute in Winnipeg.

When he was a boy of sixteen, he went to work as an apprentice in the machine shops of the Northern Pacific Railway. serving for two years, he attended the Worcester Polytechnic Institute and was graduated in 1896 with the degree of Bachelor of Science, with honors. In the next two years he was employed in teaching in the Mechanical Departments of Atlanta University and the Worcester Polytechnic Institute. He then had a varied experience and for a time was assistant engineer on the Canadian Pacific R.M.S. "Empress of China," sailing from Vancouver to Hong Kong. When the Boxer Rebellion broke out in China, he joined the Asiatic Squadron of the U.S. Navy. Later, as chief engineer of the U.S.S. "Arethusa," he assisted in the capture of Aguinaldo in the Philippines and brought his ship home to the Charlestown Navy Yard, having worked his way entirely around the world. He held not only the U.S. Chief Engineer's License for unlimited tonnage but also the Certificate of Extra First-Class Chief Engineer from the British Board of Trade.

In 1903 he became assistant to the Chief Engineer of the New York Shipbuilding Company of Camden, N.J. This concern built all kinds of ships, more particularly vessels for the Navy. About this time (1904) he married Katharine E. Higgins of Worcester, Mass.

After leaving the New York Shipbuilding Company, he became Manager and President of the American Ship Windlass Company of Providence, R.I. He sold out his interests and severed his connections with this company in 1911 and invented and developed the Riley Underfeed Stoker and organized the Sanford Riley Stoker Company in Worcester, Mass., a concern which is still in business. It manufactures stokers at the plant and foundry in Detroit and the engineering shops in Worcester, shipping them to all parts of the world and has branches in England, France and Germany.

In the World War, with honorary rank of Rear Admiral, he organized the performance Division and Trial Trip Department of the Emergency Fleet Corporation, serving immediately under Charles M. Schwab.

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At the time of his death, in May 1926, he was a director of the Norton Company of Worcester; the Worcester Bank & Trust Company, and President of the Riley Stoker Company. Perhaps the greatest appreciation of him by the Worcester people was expressed, by naming the new Worcester Polytechnic Dormitory the "Sanford Riley Hall." His family consists of his widow, Katharine Riley, three sons and two daughters, their ages ranging from nine to twenty-two, at the time of writing all being well. The oldest boy is a graduate of Harvard and Massachusetts Institute of Technology. He is following his father's profession. The second boy is at Yale, the oldest daughter at Smith College, and the two younger children at preparatory schools.

My second son, Conrad, was born at sea on the S.S. Ontario, his mother being on a return trip from a visit to her parents in England.

He was educated in the Winnipeg public schools. Soon after leaving school he started working for the Northern Pacific Railway Company, which at that time had lines extending from St. Paul direct through to Winnipeg and as far west as Brandon. Later he joined The Canadian Fire Insurance Company as inspector, and subsequently was appointed manager. Then he took the positions, formerly held by me, as managing director of The Canadian Fire Insurance Company, The Canadian Indemnity Company and The Northern Trusts Company.

He has recently been elected a director of the ancient and honourable Hudson's Bay Company, the oldest commercial concern in Canada, having been in business continuously since its charter was granted in 1670.

He is pretty widely known as an amateur oarsman and has stroked several crews of Fours and Eights, winning international trophies in the United States and England. The best known victory being the capture in 1910 of the Steward's Cup at Henley in a four oared race. This was the seventy-third time this race had been rowed and the first time the Steward's Cup was ever taken out of England.

Recording his war service, I would like to say that in March, 1916, he recruited,—and I attested—an artillery battery which he took over to England. At the end of the war he was in command of the 23rd Battery of the 2nd Division, C.E.F. After going into Germany he returned to Canada in March, 1919.

His wife, the former Jean Isabel Culver, and eight children,—six boys and two girls,—are all doing well. The most notable thing I can think about that family, just now, is that the second son,—my namesake, R. T. Riley, Jr.,—is reported in the papers, as having been in the boxing contest at the Royal Military College, Kingston. Having won his way up to the finals, two extra rounds

were required before a decision could be made, which finally went to his opponent. He is a good healthy boy of nineteen and I am glad to say took very good standing in his classes.

My daughter, Lavinia Bell Riley, comes next. She was married to the Reverend Dr. Guthrie Perry, Professor of Hebrew at Manitoba College. Unfortunately, she was drowned at Kenora, Ont., in 1920, leaving a family of two boys and a girl. The two boys are the largest of my twenty-one grandchildren; tall enough and big enough to have joined the footguards of the Emperor Frederick of Prussia.

Harriet Murgatroyd Riley, my second daughter, was born in Winnipeg on the first of April, 1884. I always remember that date because her brother, "little Connie," was told on his way home by one of the neighbors that there was a little sister awaiting him at home; "Oh, no," he said, "you can't fool me. This is the first of April!"

She was educated in the Winnipeg schools and Wesley College, married a lawyer, Malcolm A. Macqueen, who was born in Prince Edward Island. At the time of his marriage, he was a partner in the firm of Messrs. Munro, Mackenzie and Macqueen.

The Macqueen's have no family so after the death of my second wife in April, 1927, they came to live with me, which has been very fortunate and, so far as I know, satisfactory all round.

John Herbert Riley, named after two very close friends of mine, J. H. Harman and J. B. Somerset, was born in Winnipeg, and educated in the public schools. After leaving school, he worked for some time as stenographer in the claims department of the Canadian Pacific Railway, and later on, for The Great West Life. He was sent by the latter firm to assist in opening offices, first in Halifax, N.S., and then in Grand Forks, N.D. After the organization of The Northern Trusts Company, he joined that staff and is now, and has been for a number of years, the manager of that company, and in charge of the office force and the testamentary estates department.

He was married to Ivy Scott; they live in the Municipality of Fort Garry, immediately adjoining the City of Winnipeg. He served the municipality for a number of years, first as councillor, and afterwards as reeve. They have two children, William and Eleanor.

Harold James Riley, my youngest son, was born in the City of Winnipeg, and educated in the city schools. After passing through collegiate he worked for a year as apprentice in the C.P.R. shops. From there, he followed in his oldest brother's footsteps, by being graduated in 1909, from Worcester Polytechnic Institute as a mechanical engineer. He worked for a couple of years, for the

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Bird Company of Walpole, Mass., principally in the erecting of automatic machinery for packaging of products such as breakfast foods, proprietary articles, etc.

Later on, about 1910-11, on the advice of his second oldest brother, he decided to take up the legal profession, for which work Con thought he was particularly fitted. He was called to the bar in 1914 and joined the firm of Richards and Sweatman. He and a friend, Earl Duffin, went on a trip to Europe, the understanding being that on his return Harold would join the firm which would then be known as Messrs. Richards, Sweatman, Fillmore and Riley.

Just about the completion of his visit to Europe the Great War broke out. Harold and his companion offered to enlist at London, but were advised, very wisely, that their best plan was to return to their own country and offer themselves for service with a Canadian regiment, as certainly one would be mobilized. This they did and Harold joined the 27th (City of Winnipeg) Battalion on mobilization in October, 1914. He went Overseas with them early in 1915, and served during the whole of the War, returning in command of his regiment in May, 1919, just about the time of the big strike in Winnipeg. He brought home with him a Distinguished Service Medal and two bars, and was mentioned in dispatches four times.

He was severely wounded in the head at the Battle of St. Eloi, and will carry the marks of it to his grave. Otherwise he is unimpaired. He rejoined his firm and is a member of it today.

After frequently declaring that he was going to be the old bachelor of the family he met a young lady named Ruth Moore, when on a voyage to the West Indies, with his brother Sanford and his sister-in-law. After an engagement of some few months he was married at Denver, Colorado, and at the time of writing his family consists of two boys and one girl.

This completes the family record, with the exception of remarking that I have, to date, twenty-one grandchildren ranging in age from two to twenty-two years, and, I am thankful to say, all strong and healthy, both mentally and physically. As eighteen of the twenty-one are Rileys,—there are sixteen boys and five girls,—it does not look as if the Riley family of Winnipeg is likely to become extinct, in the near future, at any rate!

My Homes.

I have built three homes in the City of Winnipeg, all within a stone's throw of each other. The first being on Eurby Street, facing Wolseley Avenue, two or three hundred feet from the entrance to Armstrong's Point. This house was built in 1884, is still standing, in an excellent state of preservation, and I am still rather proud of the job!

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The second is on East Gate, Armstrong's Point, on the corner of Blanchard Street. Ever since I lived on the Logie farm, where we had a very solid stone house, it had been my ambition to erect a stone house, for my own residence, that would stand at all events for a hundred years or more. This house I built in 1909. My main object was to have a thoroughly good foundation for it, and I believe I succeeded in this. I occupied this house until the year 1920, when we went to Australia and New Zealand. My family all having married off, and this house being a size too large for us, we made a general trade in the family. Conrad disposing of his house to Dr. Perry, and I disposing of my stone house to Con. built a residence for myself on the corner of Westgate and Middlegate at the foot of Armstrong's Point, on the river bank. house will probably remain the property of some of the Riley's for some time to come, as I tried to build it in a substantial way. The great failing with a number of Winnipeg residences is that sufficient attention is not paid to the solidity of the foundation, especially near the river banks.

My Travels.

Whether it is in my blood or not I don't know, but I have always had a desire for travel and seeing things. Although I never had the slightest desire to become a sailor of any rank I have twice signed articles when I could not get passage any other way! The first time was on the Earl of Lonsdale, a little steamer of twenty-. four hundred tons, in either 1874 or '75. The ship on which I was intending to cross was laid up at Boston for repairs. While waiting there, I ran across a ship's captain who knew my cousin and namesake, Captain Robert Riley, (who was mate on the boat that laid the first Atlantic cable. As a matter of fact, he followed that calling for the rest of his life, doing nothing but lay cable in various parts of the world). I signed on and faced the roughest trip I ever had on the Atlantic! The cook's galley was wrecked off the coast of Newfoundland in a bad storm and we were fortyeight hours without anything being cooked on board! I don't think I ever tasted anything so good as a bowl of soup and a couple of the captain's biscuits, which constituted my first meal after gnawing only sea biscuits for forty-eight hours. Our cargo shifted The captain on us and we ran with a list from there to Liverpool. said if we had encountered another such storm we would probably have made a hole in the water! When we arrived in Liverpool I went with the captain to the owner's office. He explained the circumstances, giving me a very good character and said I had made myself very useful. So, after charging me a shilling a day, not for passage money but for the use of the spare cabin, they told me I might work my way back again, if I wanted to, on the same terms.

The second time I signed ship's articles was in Vancouver—in company with my second wife—on a freight boat going to Australia. At that time there was a "strike" on the passenger lines. When I

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went up to the shipping master's office to sign on as a carpenter's mate I noticed he asked me a lot of questions. The last one was, "When did you take your last voyage in the same capacity and on what vessel?" I replied, "On the Earl of Lonsdale in 1874." He said, "Well, what have you been doing in the meantime?" This rather annoyed me and I wanted to know what that had to do with him. Whereupon he burst out laughing and told me that he knew I was coming. He and my wife had attended the same school at Woodville, Ontario, and he had been just seeing how long I would stand the gaff of his cross questioning! However, this time, when I signed off, I received from the same shipping master, a certificate that my conduct, during the five or six months I was a member of the ship's company, had been good, etc., etc. I drew my pay at twenty-five cents per month, which I handed over to his stenographer to buy candy!

This certificate and the photographs of my horse, together with a lot of memo that may be more or less interesting, will be found in my scrap-book.

As regards my travels, I started in as a young man in England as a long-distance walker. That was before the bicycle craze, when about the only means of locomotion was either driving with horses or taking the railway trains. It was quite an ordinary thing for a young man of my age (about twenty years) to spend his holidays travelling around the country carrying a knapsack and journeying from place to place as the spirit moved him. I gradually obtained a little local reputation as a hiker. Many, many times have I left home on Saturday afternoon, and walked anywhere from twenty-five to thirty miles, to spend Sunday with friends or relations, returning home by train early Monday morning.

This hiking, by the by, was the only thing I found I could do better than most of my associates. No doubt it was due to the fact that, from the earliest days of my childhood, I had had to walk long distances to school. I had good tough legs and remarkably good feet, and to this day I have never known what it is to have either a corn or a bunion, or sore feet of any kind.

There was a good deal of rivalry between myself and my favorite cousin, Edmond Riley of Kipling Cotes. He was much taller and heavier than I, very athletic, a member of a crack volunteer regiment, and also a member of their marching squad, i.e., a body of about thirty men in charge of an officer, who entered a competition for say a thirty-mile march either with or without equipment. He thought he could out-walk me, so a year or so before I left England we got our holidays together and started out from London with a dog and a knapsack to walk to his home in Yorkshire! I think the distance altogether was about two hundred and forty miles. However, it may be more, or it may be less, but probably more by the way we went; for we struck up the Thames valley, then worked our way over by degrees to the City of Leicester

and followed up the valley of the Durwent. After a week or so of this walking, staying at little country villages, and often at farm houses, we finally started, I think from Matlock in Derbyshire, to make a home flight, as we called it. We set out before breakfast one morning, probably about six a.m., and with only about one and a half hours rest at various places for a bite of something to eat, we went through to Kipling Cotes, some seventy-three miles, having walked a day and a night. That was our walking record.

After we had had something to eat Ted said to me, "Well, you did not walk me down." "No," I said, "I didn't, but we both of us walked the dog out," (because during the walk he had travelled at least two miles to our one) "and I carried him a good deal more than you did." I told Ted I thought he was a good deal nearer being played out than I was, but he said "No, I am alright," and went upstairs to his room and lay down. I looked in a few minutes later and found he was fast asleep!

Then I was told that an uncle of mine, Charlie Bell, who lived about nine miles away, had died. There was no telegraph nor telephone line in those days over which I could get any information, so I quietly determined to walk over and find out when he was to be buried. I walked that nine miles in about two and a quarter hours, got the information I wanted, then was able to get a train back from Beverley to Kipling Cotes. The station was about a mile from the house, which made ten miles that I had walked. Then I went up into Ted's bedroom and, after a good deal of effort, woke him up, told him what I had done, and said, "Now you just get up and walk ten miles. If you don't you will have to admit that I have beaten you and proved what I have often told you, that a little man, if he is equally as good as a big man, will walk him out every time." I made him admit before I left him that I was the better walker of the two. In fact, he admitted to me afterwards, he was surprised that he had held out so long!

When I was fifty-five years of age I decided that I must start then to move about if I were ever to see what the rest of the world looked like. I had crossed the Atlantic many times, (I had a record of forty-one crossings in fifty-five years) but I had not seen much of foreign countries, so I started off, determined to take three months every year to see the rest of the world. My wife was just as keen as I and just as good a traveller. In all our wanderings I have never known her to either miss a meal on either a steamer or a train. If a woman is not a good traveller I don't believe it is possible for her to stick it out very long, especially if there is much ocean voyaging or travelling over rough roads.

We kept this up year by year until the World War broke out. After that we had a period in which we did not leave our own country at all, but started up again immediately after 1918. The consequence is that we visited together such places as Bermuda, Southern California (on several occasions), central United States

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down to New Orleans, Georgia (having spent six weeks at Augusta), points on the Atlantic Coast and New England States, and frequent trips to various parts of the Dominion of Canada. During the five years that I was a director on the board of the Canadian National Railway I had a pass over all lines that they owned or operated.

In Europe we made visits of greater or less duration in France, Belgium, Holland, Germany, Italy, Switzerland and Austria. I have three times been on the Mediterranean and on three occasions spent from a week to two weeks in Egypt. We went down the Red Sea while on a five months world tour. On this trip we visited for a few days, such places as Bombay, Calcutta (including a ten-day trip into the interior to Agra, Delhi, etc.), and Ceylon, one of the pleasantest places I know. From there we went to Batavia and the Dutch Settlements, Singapore, Hong Kong, the Phillipines, inland from Shanghai, up the Yangtse River to Canton, then across to Yokohama and Kobe, spending three weeks travelling through Japan. Three times I have been to Honolulu, once to the Fiji Islands, and spent a month or more in Australia and six weeks in New Zealand!

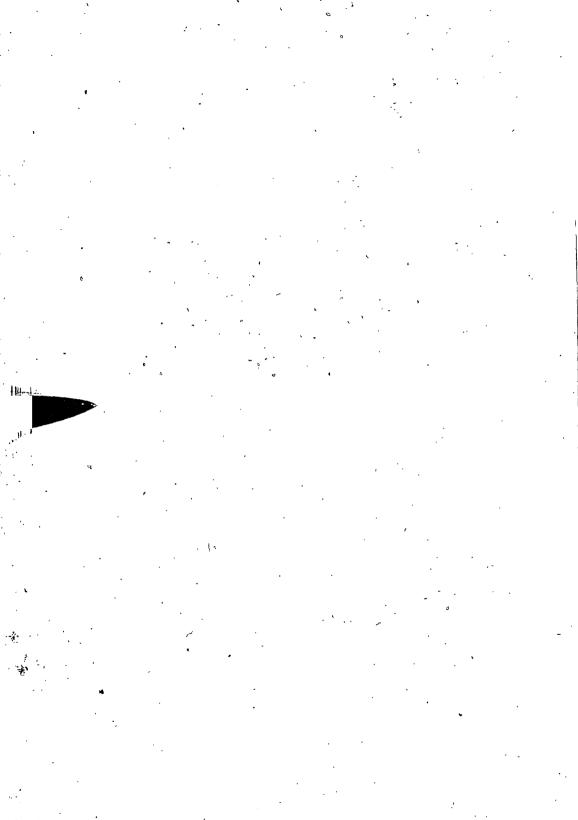
I still have the desire to see South Africa and would like very much to take one more trip to England. After that I am prepared to settle down and call myself a back number. Meantime the notebook is finished and it's time for a cup of tea!



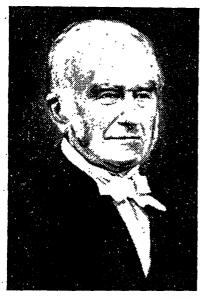
RILEY FAMILY RE-UNION, 1919

Annie" with Baby Eleanor, Vin Perry with Baby John, R. T. Riley, Bob Perry. Centre row-Chapin, Ron, Bob, Kay, Ted Perry. Fourth row-Maud Macqueen, Ivy, Jean with Baby Albert, Katharine. Left to Right (first row)-Con, Jr., Betty, Billy, Harriet Perry, Connie. Second row-Culver, "Aunt

Upper row-Dr. Perry, Herbert, Conrad, Harold, Sanford.



Extracts from the Diary of Richard Bell



RICHARD BELL (1780-1864)

The following extracts are from the diary of Richard Bell of Yorkshire, England, who, with his wife Mary Parkin and six children, emigrated to Wilmington, Delaware in 1818. On February 19, 1826, his wife died. In 1827, Richard returned to Yorkshire with his three children. Henry, Charles and Lavinia, leaving George, Hugh and Richard in the United States. In 1840 Lavinia married Thomas Riley in Beverley Minster. One of their children was Robert T. Riley of Winnipeg.

May 23rd, 1818. Left Little Kelk, the place of my birth and from which place I was never absent above four weeks at one time. From the 23rd of May to the 17th of June, myself and family resided chiefly at Lowthorp and Nafferton with brothers John and William Parkin.

Wednesday 17th. I and my wife and two young children left Nafferton and breakfasted at Mr. Tweedy's at Driffield. We parted with our dear friends at 9 o'clock in the morning and set off in the chaise for Pocklington, and from thence to York, where we arrived in safety. We slept at Francis Hurst's. Left York next morning and arrived at Olkham by half past 11 o'clock at night, slept at that place.

19th. Breakfasted with Mr. Millar, then took the chaise for Manchester and from thence took coach for Liverpool and arrived there at 6 o'clock in the evening: We hired lodgings for the night at a Mr. Grearson's but did not like them.

Saturday 20th. I got Mr. Pitts to go with me to seek fresh lodgings. We found a situation in Cornwallis Street at Capt. Hegg's with whom we agreed for half the price of the other. Mrs. Hegg is a very civil agreeable woman.

23rd. Brother John Parkin, Robt. Dixon, Geo. D. and Jane Topham arrived here today.

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28th. Mr. Oxtoby and William Parkin arrived, stayed two days with us.

July 3rd. Went on board the Ship Superior, Captain Hamilton, bound for Philada with all the family. Paid £13.5 for the passage, 15 in number; my wife and I, Jane Topham and two children in the cabin. The rest in the steerage to find ourselves.

6th. Went on shore with the Captain. We left Liverpool in great haste on account of the ship having sailed at 2 o'clock and was 15 miles ahead. We did not come alongside of her until 5 o'clock.

Most of the passengers have been very sick for several days tho' we have not had any rough weather.

14th We are now, I suppose, between 5 and 6 hundred miles on our way but are making very little way at present, and we have had but very little wind for some days past. We are likely to have a tedious passage, have need to exercise patience, have been very unwell for two or three days, my wife has been very ill, the young children have frequently thrown up, some of our party have been extremely bad. Particularly Mary Ireland, who not able to hold up her head for a week; also Thos. Milner and Robert Dennis. Geo. Dixon has been ill most of the time since he came on board, we have got him a berth in the Mate's stateroom and he gets his victuals with us in the cabin.

July 15th. We make but little way yet though the wind is fair

but so very light.

27th. We were favoured with a fresh breeze from the North, which sprang up about 9 o'clock in the morning and were carried on briskly till the 19th, when the wind abated. We have gone in the two preceding days 5 degrees of longitude westward. We are still moving forwards tho' slowly. I suppose about 3 miles in the hour.

The motion of the ship on Friday and Saturday occasioned many of the passengers to be sick again. I had a slight return of it myself today, thank God we are all well of coffee. We made a breakfast with warm cakes and broiled ham. I spent yesterday with more satisfaction of mind than the two preceding Sabbaths. I was very unwell the forepart of the day but was revived in the evening.

The Captain read a sermon in the cabin in the afternoon to the cabin passengers and obligingly gave our boys the opportunity of being present. In the evening read a chapter in the Bible, and then requested me to go to prayer and I found it good to draw near to God.

Here are seven cabin passengers besides our family, viz: one Mr. Hays, his wife, two sons and two daughters. They are plain people but very civil, the old man is a member of the church called.

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the New Light, but the family seem more inclin'd to the Methodists, as several of the family it appears are in the connection. We spent part of the afternoon in singing Wesley's Hymns, the Captain also joined us.

The other passenger is a young man from Sheffield of the name of Eden going to America on business in the hardware line. He is very civil and agreeable, indeed, the steerage passengers taken altogether are the same.

An Irishman of the name of Redding profess'd a great deal of religion when he first came on board, told me had been a Methodist 10 years, read his Bible, and talk'd very seriously about Religion in the forenoon of the first Sabbath when the ship lay in the River, but in the afternoon went in a boat with a party of pleasure on the Chessire Shore, the next day also he was employed in singing vain and foolish songs to amuse the passengers. I can have no confidence printing in Irishmen, however, fair they may appear.

I am now engaged in reading Baine's History of the Wars and intend going thro' with it, not omitting to read the Scriptures and other books occasionally. I hope I shall obtain some knowledge by reading so much on the passage. The Captain offers to lend me any books which he has, and he appears to have a good library. I was much entertain'd with Dr. Franklin's private correspondence which he lent me. I very much admire this work.

July 31st. It is a month ago today since we came on board, and I suppose we have not quite got half way on our passage. Since I wrote last, we have had several calm days and contrary winds frequently. On Monday night last, the fore top mast and top gallant mast were carried away. It did not blow so extremely hard but there being a heavy head sea and I suppose too much canvass set, we were two days in a most forlorn state, they have got the damage partly repair'd now, and we are going on pleasantly at about 6 miles an hour. A fine breeze sprung up last evening about 5 o'clock from the SE and still continues to blow from S. but I fear we shall have it Westerly again soon. We have had much sickness amongst us since the 20th instant, but all are in good health and spirits at present. The Second Mate got his arch dislocated on Wednesday while assisting in getting up the fore topmast, and will not be fit for duty I fear before we arrive at Philada. The state of things on that day wore a very gloomy aspect. I felt particularly the need of earnest prayer, and endeavoured to commit my all into His hands. and felt my confidence, in so doing, increase. O that I may be more faithful to His Grace and live to glorify His name. I wish daily to use the publican's prayer, "God be merciful to me a sinner." I wish to do my duty in the station of life it hath pleased God to place me and be faithful as a husband, a parent, a father and a master, and I am sensible of the truth of our Lord's words, "Without me ve can do nothing" and would ever cry "Lord help me." I shall feel humbly thankful I hope to the Lord if we arrive safe in America and shall not hastily go a voyage to sea again, if I can avoid it, not

that I repent of the step I have taken, or wish myself in England again by any means, and upon the whole find things on Shipboard as well as I expected. I never anticipated much pleasure on the passage. I have been much grieved to hear the wickedness of the sailors, they appear to regard neither God nor Man. I have thought I had rather be without any business, but what I could do myself than have such a set of men about me, and yet wicked as they are, they know how to behave themselves and are civil, and well inform'd, many of them have had a good education and have respectable connections, but what are these without the fear of God? I am thankful none of my boys have an inclination to go to sea. I often think of my dear friends in England. I feel a sincere affection for them and hope they remember me at a throne of grace. I trust I shall be able to give such an account of America as will induce some of them to cross this mighty ocean to come and join me. determin'd, however, to give a fair account, according to my abilities, of the country and not mislead them. I shall be able also to give some instructions respecting the voyage or laying in stores, etc. From what I have learnt already, I could have say'd £10 in stores. and been better provided. I never knew my dear brother, John Parkin, so mistaken as in this matter, and I left it entirely to him. Mary was very desirous of bringing a good quantity of prunes, raisins, etc., but he advis'd her not, whereas they are particularly grateful to the appetite and we can get anything baked on board. We should have been very ill off, if we had not had flour with us. as biscuits are food of which we soon tire, none of us like to eat them if we can get anything else. We shall have spared 4 cwt. if we have an eight weeks passage. We get nice hot rolls to breakfast frequently. Yesterday we had an excellent Sea Pie to dinner, we now begin to live pretty comfortable, thank God. We hope the worst is past, but I am aware of the awfulness of our situation. being on the watery deep, some hundreds of miles from the nearest land, exposed to the raging elements, and I think fire is the most to be dreaded as there would be no way to escape, but I trust the Lord will preserve us. May I ever live in the spirit of prayer. $Amen \dots$

Tuesday, August 11. We are now past the banks of Newfoundland in 55° or 56° West longitude with a fine breeze from the NE which takes us at the rate of 8 miles an hour; for several days we have had either calms or contrary winds, but thank the Lord we have been hitherto kept in safety and have now a pleasing prospect of speedily arriving at the place of our destination. We are now in the Gulf Stream, and the water is much warmer here. I got a fine bathe this morning at half past four o'clock by having the water pumped upon me from a pump at the head of the ship. I felt it very refreshing and intend to repeat it. Myself and family, thro' mercy, are in good health and as comfortable as can reasonably be expected. The room where my wife and children sleep is not so clean as could be wished, which causes Mary some uneasiness. It has troubled me as much as anything since I came on board, but

I hope we shall soon have done with it. A person that takes so long a voyage should be prepar'd to encounter difficulties and suffer privations, but hitherto mine have been small. Thos. Milner's oldest boy got scalded yesterday. We are afraid at first it would have been followed by dangerous consequences, but it is hop'd will soon be well. It was occasioned by a person's falling in going down into the steerage with a pan of gruel in his hand, which was spilt on the boy's face. Several accidents of this kind have happened on our passage, tho' of no serious consequence, which I esteem as a mercy, for I was afraid of it at the first, people are all so careless. The passengers exercise their ingenuity in cooking. I admire the many new inventions of preparing their victuals. We have been without flour two or three days past and as a substitute make puddings of the biscuits, and bake them, steep them also and broil bacon upon them. Potatoes also we first boil, then bruise them put some ham thereon and put them into the oven. I myself like Oatmeal pudding as well as anything, but we now begin to think of eating peaches, etc., in America very soon.

Monday, 17th. For 3 or 4 days past have had contrary winds, so that we have made but little way. We are now in Longitude 64° with a fair wind going at the rate of 8 miles an hour, which will bring us within sight of land in 4 days, if the Lord prosper us. The thought of seeing land is wery pleasing after being six weeks out of sight of it. It is now 42 days since we left the black Rock at Liverpool. I hope we shall be safe landed in Philadelphia by this day sen'night. The time has passed away pleasanter than I could have expected. It always appear'd a painful thing to me to be confin'd so long on shipboard. I feel thankful that it is so near over, at least I hope so.

Myself and son, Hugh, read a chapter out of Baxter's Saints rest upon deck to as many as wish'd to hear in the evening of yesterday, but we have such a mixt multitude that I cannot feel comfortable among them tho' they all behave with civility to me. Several of the steerage passengers came down into the cabin and heard the Captain read a sermon, after which we sung a hymn and went to prayer . . .

The Captain has just been called on deck, to quell a rising mutiny amongst the sailors, one of them having struck the Boatswain. When they attempted to put him in irons he drew his knife and threatened to stab anyone who attempted to meddle with him in that manner. The Captain sent for his pistols, and with one in each hand, he made a very formidable appearance. However, the man after a while, thought proper to permit them to handcuff him and went down into the steerage. He has several accomplices, which makes it truly alarming as they are men of such character, who would do any mischief that laid in their power, even sink the ship, provided they could save their own lives. May the Lord in mercy preserve us from danger.

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August 22nd. Took a Pilot on board today at 20 minutes past 8 o'clock in the morning, are now 40 miles from the Capes of Delaware, sailing with a moderate breeze and hope to see land in the afternoon. It reviv'd the drooping spirits of the passengers wonderfully to see the Pilot Boat hove in sight. Another ship to windward of us took a Pilot on board 5 minutes before us. It is supposed that it is the Ship Telegraph that sail'd from Liverpool nearly the same time we did...

The Pilot informs us the weather has been very hot in Philada this summer, but is getting cooler, it is providential we did not leave England sooner in the year. Our little George was very poorly yesterday but is better today, thank God; but he is very tedious and requires a great deal of correction. We need much wisdom and patience to manage children properly, more than I am yet possess'd of, but I pray the Lord to give me an increase of Heavenly wisdom, that I may order my household after me and walk before the Lord with a perfect heart . . . The present is a most important period of my life. It appears to me like beginning the world anew. May the Lord direct my steps, and enable me to honor Him more in my future life than I have done in the past. I feel a hope that it will be for good, leaving my native land, and that the inclination in my mind to go to America proceeded from the Lord and that it will also be attended with His Blessing.

My heart is often with my dear friends in England and hope I am not forgotten by them. The hope of seeing some of them in America is pleasing to me, but as this is uncertain I look forward to Eternity and confidently hope to meet them at the right hand of God. Amen and Amen.

Monday, 24th. Half past 11 o'clock at night; We have just cast anchor at Bombay Nook. The Telegraph past us above an hour ago. She had the Ship Lancaster's passengers on board. She draws less water than the Superior and had more canvass set, which, with a light breeze, gave her the advantage in shoal water. I am not sorry that we stopt tonight, as we shall have an opportunity tomorrow of seeing the country as we go up the river. Our Pilot seems a cautious, clever man, I hope thro' a kind providence we shall soon arrive at the place of our destination . . . I have been afraid we should have been visited by the mosquitoes as we came up the river. It was very calm and warm this forenoon. The Captain thought it very likely to bring them towards evening, but a fresh breeze sprung up, and we have not yet seen any. I am most concern'd for the children in case we should have any of them. People give a dreadful account of them.

Wednesday, August 26th. The health officers came on board this morning from the Lazaretto, and as soon as they were gone myself and wife, Jane Topham and two young children left the Ship with the Captain and some other of the passengers, and went on board the Steam Boat which was coming by for Philada.

Arrived at the wharf at 12 o'clock, stopt at Spackman's Counting House and wrote a letter to England by the ship Thomas, which was ready to sail. Went to the Green Tree Tavern and din'd there; then went to seek lodgings with a friend of Mr. Lea and I took board and lodgings at a Mrs. Oldden's at the corner of Filbert Street North 8th St. There are 10 of us in all and pay 40 dollars per week.

September 1st. We have got part of our baggage out of the ship to Mr. Lea's warehouse, that part which is down the main hatchway can't be come at. I wish we may be able to get all out this day, as I want to go to Wilmington to Mr. Thos. Lea's. I am very desirous of getting away from Philada as it is so expensive living, and am afraid of the goods spoiling, the linen wants washing, etc.

My wife was poorly yesterday and did not get into the town, but is better, thank God, this morning.

Myself and boys went to a Methodist Chapel in South 10th Street at 10 o'clock in the morning. In the afternoon to Mr. Pilmore's church in 4th Street and heard him preach. I called on Mr. Wrenshaw, who lives on the north side of the town in the evening and went with him to a Methodist Church at night, call'd St. George's. I think it is in the North 4th Street.

I find I have much work on my hands, and have need of continued help from the Lord to get well thro' it, but I have confidence in Him that He will be my helper and saviour to the end.

Mr. Pilmore's text was the 126th Psalm and 5th Verse "They that sow in tears shall reap in joy." The old man appears very zealous and affectionate, made many good observations, but seems to have lost his memory in a great degree. I gave him a letter from Joseph Agare of York.

Monday, 30th. Went down in the steam boat to Wilmington, called upon Mr. Thos. Lea, Brandywine Mills. Slept at the Tavern Wm. Next morning, Mr. Lea lent me a horse to ride to West Chester, found Wm. Hodgson and family well, took lodgings for my family at a Benj'n Miller's, 9 of us 22 dollars per week.

Friday, September 3.—Sent a waggon load of goods to Wt. Chester. Son Henry and Charles with Geo. Dixon went along with it, on their way lost the Shepperd Bitch we brot from England.

Saturday, September 5. Myself and the rest of the family came in the stage to Wt. Chester. Mary Ireland we left at Philada as she had the offer of a place and we were willing to part with her.

18th. Rode along with Willm. Hodgson to Auburn, called on a Joseph Heato there who told us of house that would suit us for the winter, near Mr. Lea's factory and offered to send his waggonto Wt. Chester for the baggage. Went on to Newcastle in the

evening. Slept at Mr. Riddle's, returned to Wt. Chester next day by the way of Wilmington. I bot a horse at Philada, forepart of the week. When I was there Mr. Jos. Lea took me in his gig to his father-in-law's house about 5 miles from Phil. His name is Peter Robinson, has a mill at the falls of Skuylkill. Slept there and returned with Mr. Lea to Phila in the morning.

Wednesday, 24th. Came in a four wheel and family carriage to Auburn. The road was very uneven and bad in places, the distance fourteen miles. Thank God we arrived safe. Gave 4 dollars for the conveyance.

December 26th. Since we came to this place I have been down the side of the Del. as far as Fort Pen. Spent a night at John Barney's, a great grazier, he has a nice farm on the Marsh. The Country is pleasantly situated on the banks of the Delaware as it rises gently from the river, but the marshes are accounted unhealthy.

A month ago I was at Reading in Berke County, Pennsylvania. It is a pleasant town inhabited chiefly by Dutch or Germans. The country around is very rough, the most so of any I have travelled in America. It lies North West of us here about 50 miles distant and nearly the same distance from Phila. We came by Potsgrove on our return, it is a pretty little place on the Phila Road 35 miles distant.

December 28th. Set from John Hay's house at Newport in his family carriage along with him, Robert McFarlin, his son-in-law, and Saml. Willbank, an old neighbour of his, and arrived about five o'clock in the evening at the house of A. McCaully, White Hall farm near Cantwell Bridge, 10 miles from Newport. He rents a farm of more than 4 hundred acres, is a friendly man in connection with the Methodists I suppose. He is a widower about fifty years of age, has three sons who are grown to man's estate.

29th. Left A. McCaulley's at 10 o'clock, came on to Smyrna, stop'd and fed our horses. It is a neat little town in Kent County, Del. From thence came on to Mandliff Hayes three miles from Dover. Travell'd about 26 miles this day.

30th. Set off from Mr. Hayes in the morning thro' Dover on to a distance of 12 miles. Fed the horses and drove on to Milford. Stay'd little time there and drove on to Mrs. Rhoda Hills, a mile farther. She is a widow, her husband's name was Robt. Hill, he own'd a considerable property but very poor land. This is altogether a poor country but worse than the poorness of the land is the unhealthiness of the country. The people bear the marks of it in their countenances, so thin and sallow in complexion. Here is no such thing as a blooming lively face to see, either man or woman, but the women look particularly ill and so old. A woman of the age of 30 years here looks as old as one of 50 in England.

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Generally speaking, I think it a mercy I am not oblig'd to live in this part of America. If I could not find a better should soon be packing up to return to England.

Thursday, 31st. Left Mr. Hill's, went to Cedar Creek, from thence to Wm. Hickman's a little farther. He is a Methodist and a local preacher. Stay'd the night with him.

January 1st, 1819. Went out in the carriage from Wm. Hickman's, call'd upon a Mrs. Young near neighbour to the above, who had buried her husband a few days before. His name was Nathan Young, a pious man. We left Robt. McFarlin here. He borrow'd a horse and rode on to Georgetown upon business. Saml. Willbank parted from us the day before. Friend Hays and self set off in the carriage to go down shore of the Delaware Bay. Called upon a Robt. Campbell who rode down with us. It is not more than two miles from Mrs. Young. We hitched our horses to a tree and walk'd on the sand up to Mush Melon Creek. Here is a great breadth of marsh which may easily be drain'd and would then be valuable land. They talk of having it done. Return'd to Mrs. Young's to dinner. Stay'd the night. I felt unwell in the night and next morning was rather afraid of the ague coming on but thank God was soon better.

January 2nd. Went on to Robert Campbell to dinner. Then walked out with Fred Hays to see his former home and farm and a miserable appearance it had to me. We sat a few minutes in the house and a wretch'd dirty one it was, as great an appearance of poverty as most of our labouring men's houses in England, and far short in cleanliness and decency.

We pass'd near the house where John Parkin laid ill of a fever something more than 20 years ago, it stands alone just on the hedge of Mush Melon Creek on the marsh. When walking Fred Hays related to me a remarkable circumstance: "I was walking here at one time and felt a desire to pray and kneeled down under that rail fence, when something seem'd to say 'a snake, a snake' to me. Soon my dog rushed up and caught a large snake within two feet of me and killed it." Met with an old man of the name of Elias Townsend who remember'd brother John Parkin and still has a great respect for him. Mention'd a circumstance of he and some others going down to his shanty, and offer'd to give them some rum if they would promise not to get drunk.

Sunday, January 3. We are laid fast today at Mr. Campbell's as it is heavy storm of snow. We had purpos'd going to the black people's meeting if the weather had permitted. Rt. Campbell is about 51 years of age, has a wife and six children. He was well acquainted with John Parkin.

January 4th. John Hays and self left Robert Campbell's, called upon Mrs. Young, found Robt. McFarlin there, went to the

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Methodist Meeting, heard a good plain sermon preach'd by Joseph Osburne from 2nd Epistle of Peter 1st, Ch. 8,9 & 10 Ver. Returned to Mrs. Young's to dinner. Stay'd there the night.

Tuesday the 5th. Set off for Milford, got to dine with a Ben. Potter, a storekeeper and farmer, a very intelligent man 46 years of age. We were treated with great civility.

6th. Took an early breakfast then set off for Cedar Creek. Robt. McFarlin had two suits to settle respecting some business of the late Jos. Hickman's affairs that he was left in trust for. He had also a sale of a home which altogether took up the day. It was within night when we arriv'd again at Milford and stop'd at the home of a Saml. Hudson. He married the daughter of Röbt. Hill, he is a civil and I hope a pious man, a member of the Church of England. We had prayer night and morning.

Thursday, 7th. Left Milford at 10 o'clock, called upon Eliz. Davies, a widow about 3 miles from Milford. She is a niece to John Hay's wife. Her mother is derang'd in her mind now at Newcastle.

Called at Centerbury or Irish Hill to feed our horses 12 miles from Milford 8 from Dover. Then thro' Cambden, a pretty little town 3 miles from Dover. Arriv'd at Mandliff Hayes before sunset.

We have been kept prisoner this day by the snow as it has fallen with intermission since 9 o'clock. I begin to fear we shall not be able to reach home tomorrow evening, which will be a disappointment as I begin to be rather anxious to get to my family, tho' I have met with civil treatment in every place where I have been yet home to me is the most agreeable. There is nothing in this part of the country pleasing to me but the kindness of the people. Some of them are very illiterate and not remarkable for neatness in their persons or cleanliness in their houses. The women are industrious in spinning and weaving, and making their clothing, but their manner of living is so contrary to what I have been us'd to that I did not feel so comfortable with them, notwithstanding their kindness. If I had been brought up in an Irish cabin I should have been better prepar'd for travelling in America. I mean down in Sussex County, for when we get to Milford I find the people better inform'd and household affairs better conducted. The Hays, where I now am, are a nice family. The present Mrs. Havs is the third wife and he her second husband, and both have children by former marriage. Mrs. Hays appears a very nice woman.

This is a sickly part of the country. It distresses me to see the meagre countenances of the people. A man or woman here looks as old at 40 as they do at 60 in England, and so dull in their complexion. We meet with orphan children in almost every house belonging to some of their departed friends. It is quite common for a man to have had 2, 3 or 4 wives. If I could not find a better

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place in America than in the lower part of Sussex County, I believe I should soon set my face toward Old England. Part of Milford is in Sussex County and part in Kent County. The land in Sussex is very poor and sandy, producing no grain hardly but Indian corn. The cattle they make but little on as they lose nearly as many as they breed tho' many keep from 50 to 200. They are a small breed much like the Highland Scotch beasts in Britain, and many of them well form'd. I think the marshes might be banked and drain'd at a moderate expense and would then be valuable land and the country around more healthy and would be in a great measure clear of the mosquitoes which are now a great trouble to both man and beast, it being very common for cattle to be kill'd by them in the summer season and even hogs and geese are destroy'd by them sometimes. I am surprised to see the carelessness of the farmers respecting their horses, even the ride horse is left out expos'd to all weathers and badly fed and rode without shoes. Man having 3 or 4 hundred acres of land will ride a horse not worth 15 dollars in England, but they appear to live in ease free from anxious care, but it would require a long time to reconcile me to their manner of living.

Aug. 6, 1826. My brother in-law, John Parkin, departed this life April 17th, 1826 last, after one week's sickness of an inflammatory fever. He was able to converse very little, but trust he died in peace. His brother, Wm. Parkin, died the 24th after laying sick the same length of time within a few hours. They were buried alongside my dear wife in the Methodist Ep. Church Yard, Wilmington, Del. Wm. Hodgson preached a funeral sermon at Newport, in which he spoke of the two brothers and my dear wife in a most feeling manner. (She died February 19, 1826).

My father died in 1793 when I was about 13 years old and my mother a little more than 2 years after.

I was then left my own master upon a pretty large farm. My brother was left in trust as guardian but he lived 70 miles distant so that he could but seldom see me.

Kilham Nov. 23, 1827. In the latter end of the year 1800 I was married to my late wife, whose maiden name was Mary Parkin, daughter of Thos. Parkin of Lowthorp, a young woman of sincere piety who shar'd with me the pleasures and troubles of life for more than 25 years, and was then taken from me and this world of sorrow to enjoy Eternal rest.

A Letter from George Bell to his Sister

The following letter is from George Bell to his sister Lavinia, wife of Thomas Riley, of London (formerly of Yorkshire), parents of Robert T. Riley of Winnipeg.

Philadelphia, August 1st, 1850, North West Corner 13th and High St.

My Dear Sister.

Your letter dated on New Year's Day, 1847, was duly received. I certainly have shown an utter want of love and regard in having so long delayed a reply to your truly kind and affectionate letter. The fact is I never thought about an answer until the other day. when looking over old letters my eyes met the one in question. I can assure you I keenly felt my unexcusable neglect of a dear and only sister. I have to inform you that since Brother Charles left this country this city has been my place of abode. Have now been more than 2½ years in business for myself and now have a good prospect of succeeding very well. The rent of my place (house and store) is heavy, 700 dollars per year, but the location is central and one of the best in Philadelphia with little competition. dwelling part I let to a family taking board for myself as a part of the rent. Have a lease of $3\frac{1}{2}$ years to run. It was entirely a new place for the drug business, being a dry goods store previously. I have made a fair business already and cannot fail after a time to gain a very profitable run of custom, additional capital is only needed to increase the business and expect in a short time to obtain the necessary funds. However I must say that so far the business has steadily improved and now pays expenses, etc.

There is sufficient room and convenience to do four times the amount now doing. By next year intend making arrangements to enable me to enlarge so as to make rapid progress. When a good business opportunity is properly improved in Philadelphia a fortune is commonly realized as it is one of the wealthiest and highly prosperous cities in the Union, exceeded only by New York in size and commercial importance. Indeed I prefer living here to any other place yet, everything to be had that can be desired, necessities and luxuries with most profuse abundance such as can hardly be obtained in England.

Well my good sister it is my intention to make this part of the world my home. I have fine health and this climate suits me better than England. It was an irretrievable error to ever leave the U.S. Prosperity, abundance, happiness, liberty and equality is more generally enjoyed here than in any other nation on earth. I am willing to admit evils existing in the political system. The slavery question has assumed a serious aspect within the last year, strong sectional feeling and party prejudices are exciting the people each having their leaders in Congress. The ground of contention is

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whether slavery shall be tolerated or not in the new territorial portion acquired from Mexico. A compromise plan is now before Congress which will most likely bring about a satisfactory arrangement and restore good feeling and permanent peace to the country. The President, Gen. Taylor, died a few weeks ago after a few days illness. There have been funeral parades in commemoration of his decease, he was very popular and universally lamented.

I will further take leave to say from what I have been enabled to learn in reference to your circumstances and prospects in England you have little chance of being enabled to bring up your family with comfort or in any kind of a respectable way, therefore this country must I think as a matter of necessity become your destination. I can most positively assure my dear Sister that her children for whom she will be disposed to give much personal convenience will be infinitely better situated in this favored country than they ever would be in England.

I need not say more at present except to ask forgiveness in total neglect of such a sister, making a solemn promise to respect, aid and in every way promote the happiness and prosperity of my only sister and her family all of whom are nearer and dearer to me than any other in the whole world. I am not likely to try matrimony, at least there is not the slightest chance at present.

I will now conclude with the request that you will not yet give me up on account of inattention, but write me another nice letter which you can do so much better than I am able to do with the particulars of your own family and other matters of interest, as it is not likely I can go to England soon though nothing would delight me more could I but see my kind sister and her children. Give my best love to all.

> I remain every very sincerely, Your brother, GEORGE BELL.

Genealogical Tree

The following is intended primarily as a record for the Canadian and American descendants of a branch of the Rileys of the East Riding of Yorkshire, England. No attempt at research into the origin of the family has been made, but the names of progenitors back to Francis, who lived about the middle of the seventeenth century have been added.

The first record is of Francis Riley of Dunswell, Cottingham, Yorkshire, England, (1667-1744), whose gravestone in the Cotting-. ham churchyard bears the following inscription:

> "Here liethe the body of Francis Riley who died March 24, 1744, aged 77 years. Also Abigail his wife. She died December 22, 1758, aged 88 years."

The next record is that of Francis Riley of Cottingham, probate of whose will was granted by the Exchequer Court at York on February 16, 1809. Francis owned several cottages at Skidley, eighty acres at Kilwick, a farm at Cottingham, and Gransmoor Farm near Flamborough. His wife Hannah died 1818, aged 71.

Francis and Hannah Riley had several children, among them Isaiah.

Isaiah Riley (1778-1833), born at Gransmoor Farm, near Flamborough, married Ann Chapman of Kilwick. In 1811 he was gazetted lieutenant in East Yorkshire Light Infantry. About 1824 he disposed of Gransmoor Farm and leased for thirty years from Lord Hotham the twelve hundred acre farm known as Kipling Cotes where he died. His wife Ann predeceased him in 1819.

Isaiah Riley and his wife Ann had the following issue:

I. Hannahy

II. William Chapman.

III. Francis

IV. Michael.

V. Thomas. VI. Isaiah.

VII. George.

After the death of Ann, Isaiah married Elizabeth Edmond. They had the following issue:

VIII. Edmond.

IX. Mary.

X. Ann. XI. John.

XII. Jane.

XIII. Dinah.

XIV. Johnson.

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- HANNAH (1804-1880). Married Robert Tindall, master mariner, shipowner, insurance broker, etc.
- II. WILLIAM CHAPMAN (1809-1860). Master mariner, ship chandler and dealer in bonded stores. Married twice with issue, fourteen or fifteen children most of whom died young. Among the survivors were:
 - A. ROBERT. Master mariner, shipowner. Married with issue:
 - 1. GRACE. Without issue.
 - 2. A son, in Australia.
 - B. EDMOND JOHN (1858-1928). Principal clerk in War Office,
 London; Assistant Director of War Contracts First World War,
 O.B.E. Married Bertha Janet Newling, with issue:
 - 1. NORMAN (1890). Keeper of Department of Entomology, British Museum. Educated at Dulwich College. Captain in First World War. Married Edith Vaughan, with issue:
 - (a) PAULINE (1924).
 - (b) John (1927).
 - 2. VICTOR NEWLING (1892). Lt.-Col. Second World War. Married with issue:
 - (a) ANTHONY (1924).
 - (b) June (1931).
 - 3. PHILIP EDWARD (1899). Captain and adjutant in antiaircraft regiment Second World War. Assistant editor, Stock Exchange Year Book, unmarried.
 - 4. JOHN FISHER (1903). Major in anti-aircraft battery Second World War. Married Louise Gladstone, issue:
 - (a) BRIDGET.
 - (b) SALLY.
 - BERTHA JOYCE (1906). Unmarried.
- III. Francis (1811-1882). Married with issue:
 - A. FRANK. A building contractor at Scarboro.
 - B. THOMAS HENRY.
 - C. WILLIAM. A congregational minister. Also three daughters.
- IV. MICHAEL (1813-1835). Mariner, lost at sea.

V. Thomas (1815-1895). In 1840 married Lavinia Bell (1815-1874) at Beverley Minster. Printer and associated with several enterprises connected with the printing and shipping business. In 1875 Thomas Riley sailed for Canada on the "S.S. St. Lawrence." After spending about seven years at Hamilton he moved to Sandfield, Manitoulin Island, with his daughter, Hannah.

Thomas Riley and his wife, Lavinia Bell, had the following issue:

- A. ELIZA.
- B. MARY.
- C. LAVINIA BELL.
- D. WILLIAM H.
- E. ROBERT THOMAS.
- F. ANN S.
- G. HANNAH TINDALL.
- H. RICHARD BELL.
- A. ELIZA (1842-1926). Unmarried.
- B. MARY (1845-1907). Married Rev. Robert Nightingale, with issue:
 - 1. MAY. Unmarried.
 - 2. CHARLES. Advocate, Edinburgh, married, without issue.
 - 3. GERTRUDE. Unmarried, deceased.
 - 4. WILLIAM A. U.S. navy, retired, San Diego, Calif., with issue:
 - (a) WILLIAM ROBERT. Lieutenant in U.S. navy. .
 - 5. HERBERT. Druggist, Edinburgh, married, with issue, two sons.
 - 6. Anne. Edinburgh, unmarried.
 - 7. EMILY. Edinburgh, unmarried.
 - 8. Edward. Professor, married with issue, June.
- C. LAVINIA BELL (1847-1928). Married Samuel Ball (1845-1911), chemist. They came to Canada in 1881 and to Manitoulin Island in 1882; with issue:
 - 1. Jessie Webb (1880). Married Henry Smeltzer, without issue.
 - 2. SAMUEL (1881). Died in infancy.
 - FLORENCE ELIZABETH (1882). Married George Hopkins, Manitoulin, without issue.
 - 4. Joseph (1883). President, Blue Ribbon Company, Winnipeg; married Muriel, daughter of David Arthur Bruce of Calgary, with issue:
 - (a) ELIZABETH JOSEPHINE (1930).
 - (b) ROBERT BRUCE (1934).

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- 5. ANNIE LAVINIA (1888-1892).
- D. WILLIAM H. (1849-1933). London, printer; married Serena Ball of Liverpool, with issue:
 - 1. ERNEST WILLIAM (1875-1944), Winnipeg, printer; married Edith Maud Robins, with issue:
 - (a) ROBIN OLIVER (1919). Graduate engineering school, 1939; lieutenant in British and later Canadian Army in Second World War. Electrical engineer, married Marjorie Douglas Buchanan, Winnipeg.
 - 2. OLIVER (1877). Printer, London; married Catherine Key, with issue, one daughter.
 - 3. JESSIE (1879). London, unmarried.
 - 4. PERCY (1880). Deceased.
 - 5. DAISY. London, unmarried.
 - ALFRED. Chartered accountant, London, married Catherine Hulbert, with issue:
 - (a) MALCOLM.
 - (b) KATHLEEN.
 - 7. ALLAN. Coal broker, London, married with issue, two sons.
 - 3. CLARENCE. Deceased.
 - 9. SAMUEL STANLEY. Deceased.
 - 10. MABEL. London, teacher, unmarried.
 - 11. VIOLET. London, unmarried.
- E. ROBERT THOMAS (1851-1944). (For personal history see memoirs herein). Married Harriet Murgatroyd (1844-1902) of Appleby Bridge, Yorkshire, with issue:
 - ROBERT SANFORD (1874-1926). Engineer, (pages 90-91), Worcester, Mass., B.Sc., W.P.I., U.S. Naturalization 1902. Married Katharine Elizabeth Higgins (1878), daughter of Milton Prince Higgins (Dartmouth) and Katharine Chapin of Worcester, with issue:
 - (a) ROBERT SANFORD II. (1906), (B.Sc. Harvard and M.I.T.) engineer, Hartford, Conn. Married Katherine Wethered Lilly of Baltimore (1908), with issue:
 - (1) ROBERT SANFORD III. (1933).
 - (2) MARGARET PUTNAM (1936).
 - (3) WILLIAM DIXON (1938).

- (4) DAVID PRINCE (1942).
- (b) KATHARINE SANFORD (1907), (B.A. Smith College), married Walter Swan Burrage (1895), (B.A., M.D. Harvard), Brookline, Mass., with issue:
 - (1) SALLY SANFORD (1935).
 - (2) ANITA ALDEN (1937).
 - (3) BEVERLEY (1938), died in infancy.
 - (4) WALTER SWAN, JR. (1942).
 - (5) LAVINIA BELL (1943), died in infancy.
 - (6) NICHOLAS RAND (1944).
 - (7) GABRIELLA (1946).
- (c) CHAPIN (1909), (B.A. Yale), Executive, Riley Stoker Corp., Worcester. Married Mary Alexander (1908) of Cleveland, Ohio, with issue:
 - (1) CYNTHIA (1934):
 - (2) SAMUEL CHAPIN (1937).
 - (3) HUGH ALEXANDER (1939).
- (d) CONRAD MILTON (1913), (B.A. Yale; M.D. Harvard), active service U.S. navy, Second World War, now practicing New York. Married Janet McLeod Burbank (1915) of Miami, Fla., with issue:
 - (1) KITTY CHAPIN (1937).
 - (2) PATRICIA LYMAN (1939).
 - (3) CHRISTOPHER MANNING (1942).
 - (4) JANET JOSEPHINE (1946).
 - (e) ROSAMOND LAVINIA (1918), (B.A. Smith College), married Robert Edward Bennett (1914), (B.A. Dartmouth, M.D. Tufts), practicing in Worcester, with issue:
 - (1) ROBERT SANFORD (1942).
 - (2) REBECCA CHAPIN (1943).
 - (3) BRUCE SHAW (1944).
- 2. CONRAD STEPHENSON (1875). President "Riley group" Companies, Chairman Canadian Committee and Member London Board, Hudson's Bay Company, Director Royal Bank of Canada, Great West Life Assurance Company, Winnipeg Electric Co., and Beaver Lumber Co. Major, C.F.A. First World War. Married Jean Isabel, daughter of William H. Culver, barrister of Winnipeg, with issue:

- (a) WILLIAM CULVER (1907). Lt.-Col. R.C.O.C. Second World War, O.B.E., officer of the Order of Orange Nassau. General Manager The Canadian Fire and Canadian Indemnity Companies, Winnipeg. Married Elizabeth, daughter of John W. Hamilton, banker, Winnipeg, with issue:
 - (1) WILLIAM CULVER II. (1935).
 - (2) EVELYN (1936).
 - (3) CHRISTOPHER HAMILTON (1944).
- (b) RONALD THOMAS (1909), (Royal Military College, B.Sc. Manitoba University). Joined Black Watch, later an Executive, Pratt & Whitney of Missouri 1944-1945, a war enterprise, and Canadian Pratt & Whitney Co., Montreal. Married Margaret, daughter of G. Montegu Black, Winnipeg, with issue:
 - (1) RONALD THOMAS II. (1935).
 - (2) JEREMY MONTEGU (1939).
 - (3) PENELOPE ANN (1943).
- (c) JEAN ELIZABETH (1913). Married George M. Black, Jr., (B.A. Man), C.A., company executive, Toronto, with issue:
 - (1) GEORGE MONTEGU III. (1940).
 - (2) CONMAD MOFFAT (1944).
- (d) CONRAD SANFORD (1916). Manager Insurance and General Agency, Winnipeg, captain Royal Canadian Artillery, Second World War, M.B.E. Married Frances, (captain C.W.A.C. overseas, Second World War), daughter of G. Harold Aikins, barrister, Winnipeg, with issue:
 - (1) CONRAD SANFORD, JR. (1943).
- (e) GEORGE ALBERT FLETCHER (1917). Chartered accounts ant. Winner Canadian and American double scull championship, 1939. Captain, Royal Canadian Artillery, killed in action, Italy, 1944. Married Ailsa, daughter of J. A. Mathewson, barrister, Montreal, with issue:
 - (1) AILSA LYNN (1942).
- (f) NANCY ADINA (1920). Captain, Canadian Women's Army Corps, overseas, Second World War.

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- (g) JOHN DEREK (1922). (B.Com. Man.), Winnipeg. Lieutenant R.C.N.V.R., Fleet Air Arm. Married Helena Day, daughter of Alan Hale Harris, Jr., Winnipeg, 'chartered accountancy.
- (h) ROBERT SANFORD (1926). (McGill), mechanical engineering.
- 3. THOMAS BENJAMIN (1877-1880).
- 4. WILLIAM BELL (1878-1880).
- 5. LAVINIA BELL (1880-1920). Married Rev. Edmund Guthrie Perry (B.A. Man., Ph.D. Berlin), Winnipeg, with issue:
 - (a) EDMUND ALEXANDER (1911). (B.Sc. Worcester Polytechnic Institute; Toronto University), mining engineer, Timmins, Ontario. Major R.C.O.C. Second World War, M.I.D. Married Jean Christie of Winnipeg, 1946.
 - (b) ROBERT RILEY (1912-1944). (B.A. Man.). Flight lieutenant R.C.A.F., awarded Golden Wings and Operational Wings. Lost on active service off coast of Ireland, 1944. Unmarried.
 - (c) HARRIET MAUD (1914). (M.D. Man.), married John M. Lederman (B.Sc., Sask. University, M.D. Man.), professor, Manitoba Medical College, with issue:
 - (1) JOHN M. II. (1947).
 - (d) JOHN GUTHRIE (1918-1919).
- 6. GEORGE RICHARD (1882-1884).
- 7. HARRIET MURGATROYD (1884). Married Malcolm Alex. Macqueen, (B.A. Queens), barrister, Winnipeg, without issue.
 - 3. JOHN HERBERT (1885). General manager, The Northern Trusts Company, Winnipeg, Director of several other companies. Married Ivy Eleanor Collum Scott, Winnipeg, with issue:
 - (a) HAROLD WILLIAM (1916). (M.D. Man.), practicing in Winnipeg. Squadron Leader R.A.F. Second World War, M.I.D. Married Sheila O'Grady, with issue:
 - (1) MICHAEL COLLUM (1945).
 - (2) SUSAN PATTON (1946).
 - (b) ELEANOR COLLUM (1918). (B.A. Man.), captain in Canadian Women's Army Corps, Second World War, now with Film Board, Ottawa.

- HAROLD JAMES (1887). (B.Sc. Worcester Polytechnic Institute), barrister, Winnipeg, lieutenant colonel First World War, D.S.O., two bars, brigadier Military District No. 10, 1939-1942; major-general in charge of Selective Service 1942-1944. Married Ruth Macdonald Moore of Denver, Colorado, with issue:
 - (a) HAROLD JAMES, II. (1922). Joined R.C.A.F., later instructor, Second World War, now with Hudson Bay Mining and Smelting Co., Flin Flon, Man. Married Ruby Kathleen Stevenson.
 - (b) RUTH MURGATROYD (1923). (B.A. Man.), married James MacLean Dowler, Winnipeg.
 - (c) THOMAS MACDONALD (1925). (B.Sc., Man.), Westing-house Company, Hamilton, Ontario.
 - (d) JOHN CRARY MOORE (1929). (Man. University).
- F. ANNE S. (1853-1884): Married G. Francis Edgar Fairbourn (1846-1919), of Todmorden, Lancashire, merchant. Settled at Manitoulin, October, 1880, with issue:
 - NELLIE (1875). Married Gordon Johnston, Upsala, Ontario, with issue:
 - (a) EDGAR FLOYD (1906). Died in infancy.
 - (b) HAROLD (1908). With C.P.R. at Niblock, Ontario, married Ruth Dickson, with issue:
 - (1) ANNE LOUISE (1947).
 - (c) GLADYS (1910). Married John Masters, Fort William, with issue:
 - (1) RONALD BERRYFIELD.
 - (d) WINNIFRED (1913). Married Wilbert Lorne Penman, Winnipeg, with issue:
 - (1) GERALD GORDON (1939).
 - (2) JOANNE (1944).
 - (e) ALICE (1914). Married George Trahan, Fort William, Ontario, with issue:
 - (1); ROBERT BRUCE (1936).
 - (2) ALICE YVONNE (1938).
 - (3) RICHARD (1943).

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- 2. ETHEL ANNE (1877). Married Ernest Willis, Detroit, with issue:
 - (a) EDGAR, twin, married.
 - (b) MARY, twin, married.
 - (c) EDITH, married.
- 3. George Edgar Hirst (1880-1944). Company manager, Vancouver, married Isabel Wilson, Calgary, without issue.
- 4. PHOEBE LOUISE (1883). Married James Wolfe, Calgary, with issue:
 - (a) ANNE. Married Robert Hilling, Calgary, with issue, two sons.
 - (b) MARGARET ... Unmarried.
 - (c) DOROTHY. Unmarried, Vancouver.
- G. HANNAH TINDALL (1855-1938). Unmarried.
- H. RICHARD BELL (1858-1897). Winnipeg, married Sophie Spencer, London, England (1858-1931), with issue:
 - ETHEL MAY (1884-1916), Winnipeg, married Evan T. Ashman, C.A., without issue.
 - 2. WILLIAM BELL (1886). Winnipeg, merchant. Married Mabel Caroline Wigle, Essex County, Ontario, a daughter.
 - (a) Ruth.
 - 3. CAROLINE (1887-1912). Deceased.
 - 4. RICHARD CONRAD (1889). Merchant, Toronto: Married Grace Simpson of Montreal, with issue:
 - (a) HELEN. Married Fred K. Curphey, Toronto, with issue:(1) PATRICIA (1946).
 - (b) RICHARD BELL. With Bell Telephone Co., Toronto.
 - 5. EDWARD JACKSON (1892). Fort William, Ontario, married Thelma McCullough, a daughter.
 - (a) ELEANOR JEAN.
- VI. ISAIAH (1819). (Twin), Flamborough. Married Anna Bradshaw, 1840. On her death moved to Port Hope, Ontario, where he remarried; later moved to Western United States.
- VII. GEORGE (1819-1869). (Twin), London, mastér mariner; London Dock Company.

Isaiah's wife, Ann, died in 1819 after birth of above named twins. He then married Elizabeth Edmond of Filey (died 1877), with issue:

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- VIII. EDMOND (1823-1898). Lived at Kipling Cotes, married, with issue:
 - A. MARIANNE (1851-1929). London, unmarried.
 - B. EDMOND JACKSON (1855-1911). Partner Tindall Riley & Co., married Amelia Cockling with issue:
 - 1. ROBERT DOUGLAS. London, partner Tindall Riley & Co., married Phyllis Chalcroft, with issue:
 - (a) ROBERT PETER TINDALL (1929).
 - (b) Andrew Sanford Jackson (1931).
 - (c) JOHN CHRISTOPHER WILLIAM (1934).
 - (d) MARK HUMPHREY EDMOND (1938).
 - C. George (1857-1899). London, unmarried.
 - D. JOHN STEPHEN (1859-1944). Marine engineer, Hull, married with issue:
 - 1. GEORGE JACKSON. Marine engineer, married with issue, two
 - 2. JOHN LEONARD. Marine engineer, issue, two daughters.
 - 3. GLADYS MARIANNE. Unmarried.
 - E. WILLIAM (1861-1932). Partner Tindall Riley & Co., unmarried.
 - IX. MARY (1824-1915). Married Captain Blyth, master mariner, Hull, with issue:
 - A. MARY. Unmarried.
 - B. HANNAH. Married Mr. Reid, Leeds, with issue, Maud, married Mr. Barker, Leeds.
 - X. Ann (1825-1849). Married her cousin Peter Tindall, founder with. John Riley of Tindall Riley & Company, insurance brokers, London.
 - XI. JOHN (1827-1916). Partner in Tindall Riley & Co. Married, with issue:
 - A. PERCY HERBERT. London, married with issue, two sons and one daughter, all married.
 - B. ALFRED CECIL. Captain, City of London Regiment; killed in action at Loos, 1915. Unmarried.
 - C. EVELYN WINIFRED. Unmarried, died 1929.
 - XII. JANE (1829). Married Mr. Johnston, master mariner, Hull.
- XIII. DINAH (1831-1875). Married Rev. Charles Swannell, Methodist pastor, with issue, among others a son living in Nelson, B.C.
- XIV. JOHNSON (1834). South Dalton.